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ENGLISH PROCEEDINGS

STANDARDIZING ACCOUNTING FOR FINANCIAL REPORTING

Katherine Kinkela, Iona College

Fay Teplitsky, New York Institute of Technology

Peter Harris, New York Institute of Technology

ABSTRACT

Have you ever wondered how the world might act if all financial reporting standards were the same? The way people think may change, the world would have a better vision of fair value. Education for the different business fields may change. In the end we would have harmonization if the world would have standardized financial reporting. Today, standardizing accounting is a current and widely discussed topic. While many participants support it, why we can't achieve it is an open question. Every year this question is being brought up at several international conferences based on this topic. For more than two decades our world has been attempting to standardize accounting. It has been widely discussed throughout the accounting and business world but we are still far from reaching this large goal of having all standards the same. The purpose of this proposal is to create a new approach to establishing the universal standardization of the U.S. GAAP.

INTRODUCTION

The movement was first started by the IASC (international Accounting Standards Committee) in the 1980's but then in 2001 the IASC was remade into the IASB (international Accounting Standards Board). The IASB is working with the FASB currently after both signed a memorandum that outlined the process of standardizing, in 2006. Since then, we have not made much progress. Both the IASB and FASB's goals are to make the U.S. GAAP (Generally Accepted Accounting Principles) the universal standard for financial reporting/accounting. The main problem with this course of action is that each country has their own standards and some of those standards for financial reporting cannot be harmonized with other standards like the GAAP, because of certain environmental and non-environmental differences of each country.

After thinking about the concerns involved with standardizing I have thought of a new approach to standardizing which involves the adoption of the U.S. GAAP by pieces. "By pieces" I mean, to adopt these standards by nation or country by country until a majority or all countries have adopted it. Rather than having just "events" for the need of standardizing financial reporting. We should get a nation to adopt it like the UK; which has a large influence on other nations. As well, from different studies showing which countries/nations where most interesting in the movement of standardizing, the UK had been one of the largest supporters for the movement. If the UK were to adopt it first it could cause for peer pressure to other nations and help the action of standardizing to adopt much more quickly than it has been so far.

The need for standardizing accounting is to create a better understanding of fair value throughout the world. In the past we have been trying to harmonize accounting but there have been numerous complaints of misinterpretations of the standards and problems translating certain parts of the regulations. Standardizing financial reporting would create a better understanding of information given from these reports.

This needs to be solved now because there are many businesses that look to investing their money into banks around the world because of lower taxes or legal entities that may contribute to their business. Throughout the years we have been seeing this happen continuously with more and more businesses, looking towards putting their business into other countries. This has created problems dealing with fully understanding GDP and fair value through the evaluation of businesses.

Either way events like European Economic Council (EEC), General Agreement on Trade & Tariffs (GATT), and the North America Free Trade Agreement (NAFTA) are going on each year to discuss accounting standardization. At these events that are already in place, we should have the following to help serve as representatives and analysts for our movement: 1-2 experienced lawyers in the accounting field from each nation, the organizations that are part of creating the accounting standards for each country, the IASB and FASB, and several auditors to as well help evaluation the standards. With these different groups of people we will be able to better evaluate what is needed to be added if anything is needed to help fix the standards to satisfy the different environmental and non-environmental factors that are in the way of standardization. This may take from five to ten years (5-10 years) to fully evaluate and add changed to the standards so that a majority of countries will feel comfortable with the new set of standards to the U.S. GAAP. Once these are all evaluated with the information we have currently acquired and the new set of standards will be made, we would then go into the next stage of our movement which is to standardize these regulations throughout countries all around the world. We should first reach out to the UK, which will set off the plan by creating leverage with their popularity. The UK is one of the world's biggest leading nations, with them having adopting the standards, other countries are already forced into following the footsteps of both the UK and America to keep alliances and fit in.

Given the current state of the universal accounting systems and complications, exploring methodologies to strategies to vacillate the convergence of accounting standards might increase business effectiveness and remove what otherwise might form undesirable arbitrage situation in global markets.

THE ROLES OF THAI ENGINEERS AND JAPANESE ENGINEERS IN INTELLECTUAL PROPERTY CREATION OF JAPANESE COMPANIES IN THAILAND

Masayuki Kondo, Yokohama National University

ABSTRACT

Japanese companies have established a large number of technology centers as well as factories in Thailand. The Japanese share of foreign direct investment in Thailand in 2012 was 63.5 percent. This paper analyzed the US Patent Database to find out how many intellectual properties of Japanese companies were created in Thailand by Thai engineers and how Thai engineers and Japanese engineers in Thailand and those in Japan collaborated in creating intellectual properties. The paper found out that a substantial number of patents and some industrial designs were created in Thailand. For patent creation, in the beginning, mainly Japanese engineers in Thailand collaborated with Japanese engineers in Japan in creating patents. Thai engineers increased their role in Thailand as time went by and collaborated with Japanese engineers in Japan constantly. For industrial design creation, from the beginning Thai engineers were major players in Thailand and collaborated with Japanese engineers in Japan. This division of labor in creating industrial designs continued.

JEL: F23, O32, O53

KEYWORDS: Cross-Border Inventions, Intellectual Property, Japan, Thailand, US Patents

INTRODUCTION

Since Japan is located in Asia, Japanese companies naturally globalize their operations with some emphasis in Asia. China, Thailand and Indonesia are popular destinations for Japanese companies to establish manufacturing companies. For overseas R&D centers, the current popular destinations for Japanese companies to have R&D centers are China, the United States, Thailand, Western Europe, and Korea according to JETRO (2014) (Table 1). As Ueno et al. (2008) point out that the R&D destination of Japanese companies shifted from North America and Europe to Asia. For near-future overseas R&D destinations, although China is the most popular destination, Thailand is the second for localization function and for new product development function. Therefore, Thailand is a popular destination as an overseas R&D site for Japanese companies. According to the classification of overseas R&D centers by Ronstadt (1977), the R&D centers of Japanese companies in Thailand are Transfer Technology Units (TTUs) or Indigenous Technology Units (ITUs) because they are for localization and new product development.

Table 1: Japanese Company Destination of Overseas R&D Function

Currently		In Three Years	
		New Product Development	Localization
1	China	China	China
2	The United States	Thailand	Thailand
3	Thailand	The United States	The United States
4	Western Europe	Indonesia	Indonesia
5	Korea	Taiwan (4 of the same rate)	Singapore

Source: The author tabulated using the data in JETRO (2014). This table shows that China and Thailand are popular overseas R&D function destination for Japanese companies.

This paper analyzes to find out how many intellectual properties of Japanese companies were created in Thailand by Thai engineers and how Thai engineers and Japanese engineers in Thailand and those in Japan collaborated in creating intellectual properties. The paper is largely based on Kondo (2013).

Intellectual Property (IP) Creation of Japanese Companies in Thailand and Thai Engineers

In order to analyze the IP creation activities in Thailand of Japanese companies, the author used USPTO (United States Patent and Trademark Office) Registered Patent DB (database) (1976 – 2012) because of availability. This DB contains patents, industrial designs and new plant varieties. However, new plant varieties were not found in the retrieval. Retrieval conditions are: “Assignee Country” should include “Japan” and “Inventor Country” should include “Thailand”. Then, the author identified Thai inventors/designers and Japanese inventors/designers by name. Thirdly, patents were classified by the three inventor types. The three inventor types are:

Patents with Thai inventors in Thailand (No Thai inventors were found overseas.),

Patents with no Thai inventors in Thailand but with Japanese inventors in Thailand, and

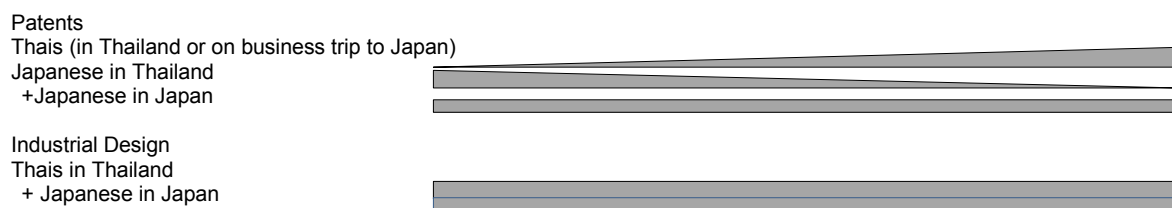
Patents with no Thai inventors and no Japanese ones in Thailand but with the third country inventors in Thailand.

In addition, the existence of Japanese inventors in Japan is checked. Findings are as follows. For patents, the patent creation activities of Japanese companies in Thailand started in the late 1980s. In the beginning, Japanese in Thailand together with Japanese in Japan created patents. In 1990s Thai inventors started to appear. Also, some foreigners in Thailand were sole inventors. In 2000s, the role of Thai engineers became substantial in patent creation, though the role of Japanese engineers in Thailand were still important. In any decade, Japanese engineers in Japan were involved largely. An interesting thing is that some inventors in other countries were involved in patent creation. In other words, some patents were created through an international network, As Subramaniam and Venkatraman (2001) suggest, cross-national teams have great new product development capability. The situation was quite different in industrial design. The industrial design activities of Japanese companies started only in the latter half of the 2000s. The design activities were conducted by Thai s in Thailand and Japanese in Japan.

CONCLUDING REMARKS

From the analysis of USPTO Registered Patent DB, the transfer of design and development (D&D) function of Japanese companies from Japan to Thailand is summarized as shown in Figure 1.

Figure 1: Design and Development Function Transfer



This figure shows how Thai engineers have increased their role and that Japanese in Japan are still important.

D&D function was transferred to Thailand and some other countries from Japan as a D&D site concerns. For inventors of patents, the role of Thai engineers increased their importance, while the role of Japanese in Thailand and Japanese in Japan are still important. For industrial designs, Thai designers played an important role from the beginning together with Japanese designers in Japan.

The author plans to conduct a similar analysis in China, India and so on.

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BIOGRAPHY

Dr. Masayuki Kondo is a Professor of Yokohama National University. He can be contacted at Graduate School of Environment and Information Sciences, Yokohama National University, 79-1 Tokiwadai Hodogaya-ku Yokohama 240-8501 JAPAN. Phone: +81-45-339-3790.

A PRACTICAL MANAGEMENT SYSTEM FOR THE EFFECTIVE USE OF OFFSHORE SOFTWARE PROJECT OPPORTUNITIES

Alex Osadchyy, Kyocera Document Solutions Development
Jon K. Webber, University of Phoenix

ABSTRACT

There is a knowledge gap on how companies can realize opportunities beyond traditional economic benefits when outsourcing to destinations like Ukraine with a high concentration of scientists and complex expertise. Our qualitative, grounded theory research was conducted to explore and deepen the understanding of how middle and low level managers can initialize and manage information technology (IT) outsourcing projects. The study involved 17 managers and leaders working in Ukraine in offshore software development companies. The authors' findings offer insights in to categories which form the foundation of a new theory on the role of natural systematic approaches with social networking technologies in effective software outsourcing to Ukraine. The study results indicate that applying a combination of concepts in the new theory as a strategy, allows managers to overcome barriers and achieve the realization of opportunities beyond traditional benefits in outsourcing. Such opportunities include achieving value-added results, vendor motivation, improved software quality, efficiency of outsourced development and timely delivery, as well as organizational growth potential.

LITERATURE REVIEW

While much knowledge exists on the mutual benefits in international outsourcing engagements, outsourcing continues to be used mostly for a short-term economic advantage with advancement limiting long-term consequences (Alexandrova, 2007; Aspray, 2010; Belcourt, 2006; Elango, 2008; Kumar, 2007). Large outsourcing markets with inexpensive labor, such as China and India, are well utilized but destinations like Ukraine with a high concentration of scientists and complex expertise remain undervalued (Aspray, 2010; Nation Master, 2002; Rosenberg, 2010). Since the first European computer was created in the city of Kiev, Ukraine has played the major role in the former Soviet Union's IT competition with the United States (Fitzpatrick, Berkovich, & Kazakova, 2006), and has continued to retain its scientific potential and complex expertise with 30,000 IT graduates for the workforce each year (Aspray, 2010; Nation Master, 2002; Rosenberg, 2010; "Ukrainian Outsourcing Market," 2007). Yet, while Ukraine has been on an independent path, it lacks a leadership model that will enable fulfillment of its IT industry potential on the global arena (Barbash, 2009; "Ukrainian Outsourcing Market," 2007). The aim of this study was to fill the knowledge gap on how a practical management system with enabling information and communication technology can help effectively initialize and manage outsourcing to Ukraine with its unique situation in the software development industry.

Initially, offshore IT outsourcing was driven mostly by cost (Patki & Patki, 2007). However, the accelerated rate of globalization and technology advancements have significantly increased the value of innovation, knowledge and process for many companies (Jung, Choi, & Songa, 2007; Perry, Candlot, & Schutte, 2010) and extended expectations in offshore IT arrangements beyond traditional benefits. Clott (2007) maintained that project and mid-level managers at a client, when entrusted with implementing offshore IT arrangements, need to operate with outsourcing vendor members in different time zones, across cultural differences, and over geographic distances. These IT project managers must face the tactical and strategic challenges of managing project members, vendors, and outsourced activities across multiple countries while possessing little diverse management experience (Clott, 2007). Theories of social networks (Vithessonthi,

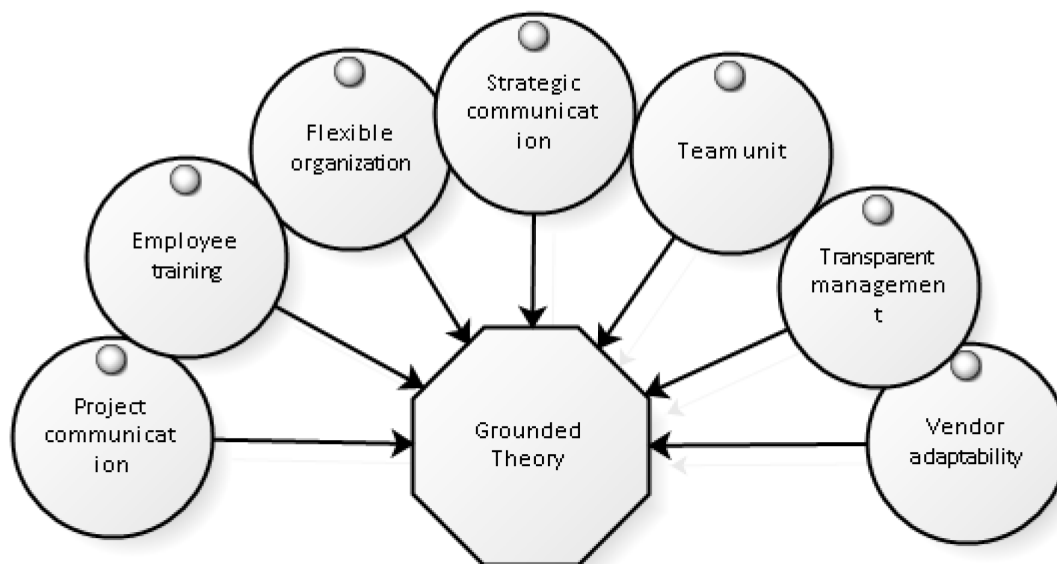
2010) and the practical management system of an organic systems analogy in organizational management (Midanek, 2008) offer needed mechanisms to effectively manage large virtual organization in broad-scope projects.

One primary research question guided the inquiry of this study: What theory might explain the influence of a practical management system with information and communication technology on the effectiveness in offshore IT outsourcing arrangements? Low-and middle-level managers in developed countries may use different practices to achieve the realization of offshore software development project opportunities like is seen in Ukraine. The data from previous research on developed countries' perspectives (Chadee & Raman, 2009; Hansen, Schaumburg-Müller, & Pottenger, 2008) and best management practices (Bowman, 2010; Kawamura & Nakamura, 2008; Pang, 2010), were triangulated with the data collected from the interview questions in this study. The depth of collected data enabled fulfillment of the secondary purpose of the study, which was developing a grounded theory on a practical management system that may lead to the effective use of offshore software project opportunities.

RESULTS

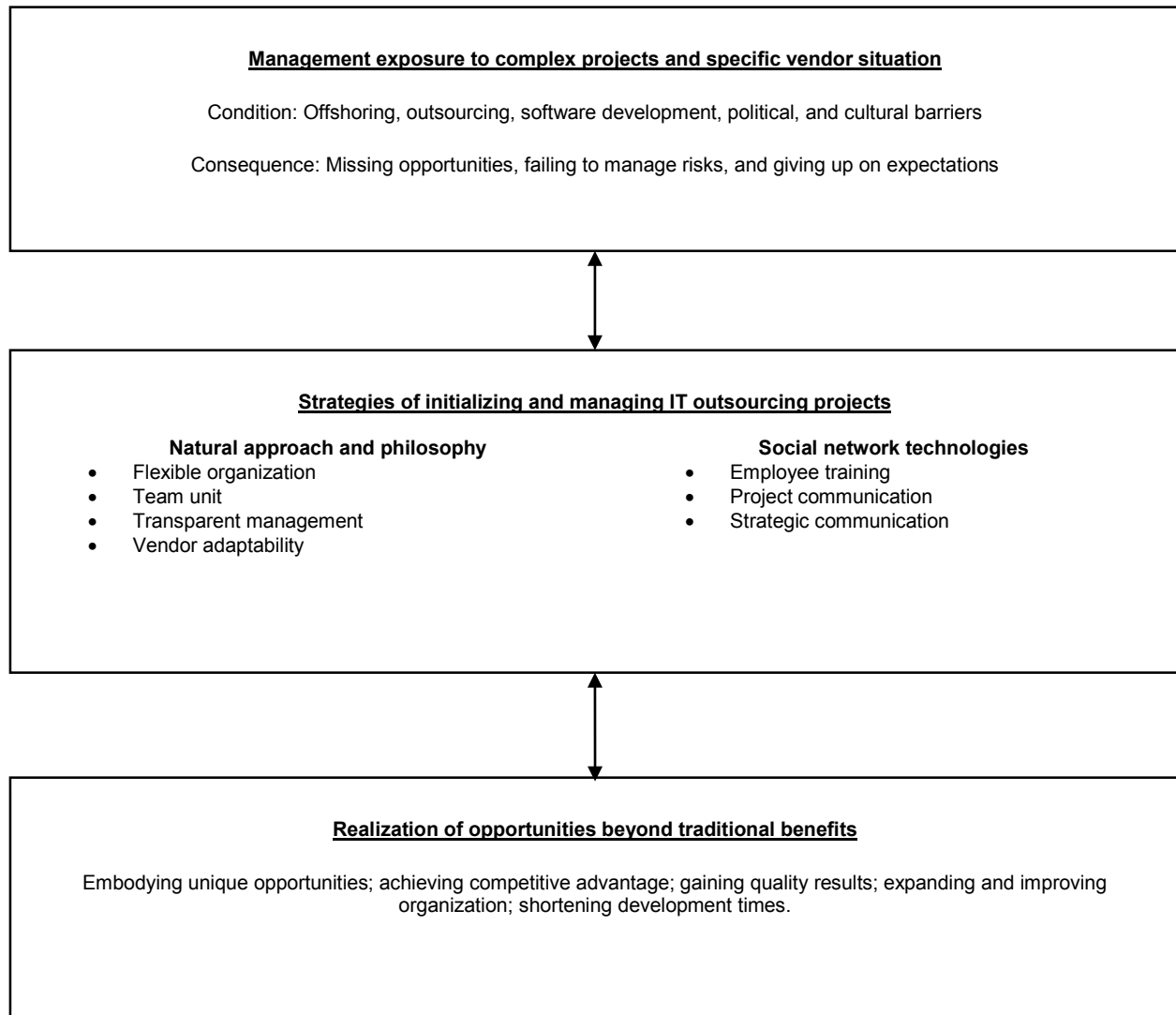
Analysis of the interviews of the 17 study participants led to identification of seven categories: (a) project communication, (b) employee training, (c) flexible organization, (d) strategic communication, (e) team unit, (f) transparent management, and (g) vendor adaptability. Figure 1 shows the identified thematic categories.

Figure 1: Core Categories in Grounded Theory



The findings of the current grounded theory indicate that the managers in outsourcing vendor companies within the sampled population appeared to be using and experiencing combinations of management theories that were coded under seven emergent categories, including project communication, employee training, flexible organization, strategic communication, team unit, transparent management, and vendor adaptability practices. Development and relation of the categories resulted in the theoretical model that portrays the general meaning (Creswell, 2007). Figure 2 illustrates a relation of the general situation, strategies in applying management practices, and achievement of special benefits in the theoretical model of initializing and managing IT outsourcing projects to Ukraine.

Figure 2. Theoretical model of initializing and managing IT outsourcing projects to Ukraine.



Perspectives of the 17 managers and leaders included in this study were generalized through triangulation and analysis, which led to the construction of a new grounded theory: Natural systematic approaches for effective outsourcing. The theory constitutes seven principles of project communication, employee training, flexible organization, strategic communication, team unit, transparent management, and vendor adaptability. Strategies of combining those principles represent the perceptions and beliefs of low- and middle- managers on initialization and management of IT outsourcing projects. The findings of the current study indicate the application of management practices lead to realization of opportunities beyond traditional benefits in offshore software outsourcing.

CONCLUSIONS

The participants addressed concepts, which are consistent with the conceptual models derivative from the theoretical framework including the importance of shared vision and leadership; management transparency; relationship focus; adaptability; flexible internal structure; small unit efficiency; education; shared culture;

new technology; technical and business expertise; language and methodology flexibility; growth and ongoing improvements. The significance of findings to leadership in client and vendor companies in outsourcing, as well as in governments of countries with similar IT outsourcing situation is in potential generalizability of the developed grounded theory. The knowledge of the perceptions and beliefs of outsourcing managers and leaders will benefit country leadership to strengthen their countries positions in the world service offering market. Leadership of organizations outsourcing IT activities may gain profound understanding of managerial practices and levels of technologies applicable to Ukrainian outsourcing and countries with similar situation. The study is also significant to companies seeking to outsource IT activities. An easy to understand and imagine practical management system applied with the IT will lead to effective initialization and management of outsourcing process.

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THE EFFECT OF ANNOUNCING A CHANGE IN SHAREHOLDERS' EQUITY STRUCTURE ON CORPORATION'S STOCK MARKET PRICE AND FUTURE PROFITABILITY-AN EMPIRICAL STUDY ONEGYPTIAN STOCK MARKET

Tarek M. Metwally, Damanhour University

ABSTRACT

This paper investigates the rationality of the Egyptian market reaction to the announcement of stock split, stock dividend, and stock repurchase as three popular forms of change in shareholders' equity structure. Using a sample of 82 announcements by corporations listed in the Egyptian stock exchange, I apply an event study methodology and find that the market perception of corporate events as good news can be used as a criteria to rank the three corporate events in the following order: stock dividend, stock repurchase, then stock split (if any). Further, I conducted two association tests to examine the relationship between the documented market reaction and two alternative measures of future profitability (EPS and ROE) and I find that changes in future profitability don't justify the documented market reaction indicating that most Egyptian investors acted irrationally and misunderstood the logic behind each of the three corporate events. This is consistent with the irrationality documented by Charitou et al (2005) regarding the Cyprus stock market as another emerging capital market.

JEL: G140, G320, G350, M400

KEYWORDS: Market Rationality, Event Study, Shareholders, Ownership Structure, Stock Repurchase, Stock Split, Stock Dividend, Financial Accounting

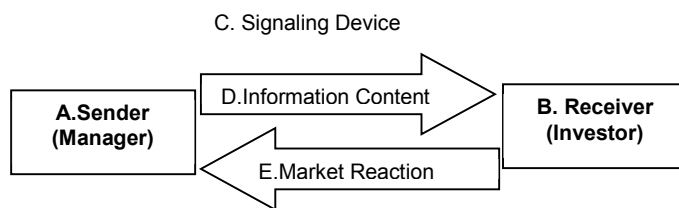
INTRODUCTION

According to the Egyptian accounting standard number 1, financial statements presentation, there are two main sources of changes in shareholders' equity structure of a corporation: First, changes resulting from transactions with company's shareholders such as: stock split, stock dividend and stock repurchase. Second, changes resulting from transactions with other than the company's shareholders and these changes will eventually be summarized in the number of net income (or loss) that is presented in the income statement for each accounting period. Therefore, the study is mainly concerned with investigating the effect of announcing stock split, stock dividend or stock repurchase (changes resulting from the first source) on future profitability (changes that will result from the second source).

Despite a stock dividend is a stock distribution that increases the number of outstanding shares and a stock repurchase is a stock consolidation that decreases the number of outstanding shares, both of them are types of corporate payout mechanisms. However, stock split is not a corporate payout mechanism, yet it resembles stock dividend in that both of them are types of stock distributions that result in accounting rearrangements of the shareholders' equity structure. Moreover, this study distinguishes between two main types of change in shareholders' equity structure of a corporation: First, a change in the ownership structure in terms of the number of outstanding shares and the par value per share. Second, a change in the monetary values structure in terms of the total values of the shareholders' equity accounts. Accordingly, major differences among stock split, stock dividend, and stock repurchase can be summarized in table 1. Although prior studies proposed many hypotheses to explain the underlying reasons for a firm to make a decision to

split, freely distribute, or repurchase its own shares, the most prominent explanation was provided by the information signaling hypothesis (ISH). This hypothesis is derived from the signaling equilibrium model developed by Spence (1973, 1974). The ISH suggested that managers attempt to influence the market by signaling favorable information through the announcement of stock split, stock dividend or stock repurchase. Furthermore, numerous studies (e.g. Fama et al, 1969, Asquith et al, 1989, Bechmann and Raaballe, 2007, Yague et al, 2009) have suggested that the information content of the signal conveys favorable private information from managers to the market about future profitability. Therefore, many researchers linked the announcement of stock split, stock dividend and stock repurchase to future profitability through the ISH. Accordingly, the ISH suggests that announcing a change in shareholders' equity structure using any of the aforementioned events conveys a signal from management about future earnings increases or at least future sustainability of recent earnings i.e. recent earnings are not transitory. Thus, the basic components of the ISH can be illustrated in figure 1.

Figure 1: Basic Components of ISH



To be credible for investors, a signal must be costly. If a firm with favorable private information about future profitability splits its stocks, then its percent bid-ask spread will increase temporarily. Eventually, the market will come to perceive the same favorable information causing improvement in firm's stock market price and the percent bid-ask spread will decrease. However, if a firm without favorable private information splits, then its percent bid-ask spread will increase permanently. This cost differential allows firms with favorable information to signal and prevents others from false signaling (Goyenko et al, 2006). Also, The ISH links stock dividends to earnings through the notion of "financial slack" which means that firms may want to retain some funds as reserves to be used in financing future growth opportunities and securing future cash dividends. Therefore, when firms announce stock dividends that are taken from the financial slack, they could be signaling their confidence in achieving a high level of slack more easily in the future because they expect to sustain their current earnings or even improve their future earnings (Ho and Ramanan, 1997). Accordingly, this hypothesis suggests that managers will distribute stock dividends only if they have favorable private information that they will be able to replenish the retained earnings (RE) again by future earnings. That is why prior studies refer to this hypothesis as Retained Earnings Hypothesis (REH). Despite a stock dividend can be more costly than a stock split because it imposes an additional opportunity cost of reducing RE available for future cash dividends, this opportunity cost is only a temporary cost in case of credible signaling because eventually RE will be replenished again by future earnings. However, the decrease in RE is permanent in case of false signaling.

Although the announcement of stock split or stock dividend creates an obligation on the firm to the actual execution while some stock repurchases may be announced but create no obligation on the firm to the actual execution. It depends on the method employed for the stock repurchase program. Specifically, two common methods are being used in the Egyptian stock market: Firstly, open-market repurchase program which doesn't create a firm commitment to the actual execution, hence it can be costless to announce a repurchase and not carry it out later. Secondly, fixed-price repurchase tender offers which can be even more costly than the aforementioned stock distributions because it is usually accompanied with significant cash outflows leading to obvious decrease in the financial position of the firm. Regarding the case of credible signaling, the cost of signaling future profitability is a temporary cost because the firm will sell its treasury stocks in the future at prices higher than what was paid for repurchasing them so the financial position of

the firm will increase again. However, in case of false signaling the firm will fail to sell its treasury stocks at higher prices hence continuing to suffer from a decrease in its financial position.

Importantly, the information signal (if any) is to be conveyed to the market at the announcement of a change in shareholders' equity structure e.g. stock split, stock dividend or stock buyback, while the actual execution of such a change does not convey any new information. Two basic questions are addressed in this study: First, does the market react positively to the information signal released by announcing a change in shareholders' equity structure through stock split, stock dividend, or stock repurchase? Stock market prices and cumulative abnormal returns (CARs) can be used as proxies for the market reaction. Second, do changes in future profitability after announcing a change in shareholders' equity structure justify the documented market reaction to such announcement? Future earnings per share (EPS) and future return on equity (ROE) can be used as accounting measures of future profitability.

This study is distinguished from previous studies along three dimensions: First, according to researcher's knowledge, this research is the first research to study the three events (stock split, stock dividend, and stock repurchase) in triple comparison using Egyptian accounting data. Second, this research is extended not only to investigate the market reaction towards the announcement of a change in shareholders' equity structure but also to determine whether the information content of such announcement does or does not convey favorable information about future profitability. Third, this research can provide some insights on the rationality of the Egyptian stock market based on actual financial data.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Prior studies can be classified into three categories as follows

Stock Splits

A discrepancy exists among prior studies regarding the usefulness of stock splits. On the one hand, some studies (e.g. Fama et al, 1969, Asquith et al, 1989, and Yague et al, 2009) documented that managers announce stock splits to signal future earnings increases or at least future sustainability of recent high earnings level. Also, further support to the ISH was documented by Louis and Robinson (2005); Kunz and Rosa-Majhensek (2008); Elfakhani and Lung (2003); Westfall (2010); Kalay and Kronlund (2010); Tawatnuntachai and D'Mello (2002); Michayluk and Zhao (2010). In addition, Huang et al (2008) found that infrequent splits are more consistent with the signaling hypothesis. On the other hand, other studies (e.g. Huang et al, 2006, Huang et al, 2009, and Leledakis et al, 2009) suggested that stock splits are not useful signals of firms' future earnings prospects. In addition, Huang et al (2008) found that frequent splits are more consistent with the optimal trading range (liquidity) hypothesis. Despite the increase in institutional ownership, decreased trading costs, and increases in real personal savings, Chittenden et al (2010) found that, after decades of inflation and the average stock price falling, splitting stocks to return to an "affordable" trading range must be rejected as an explanation.

Regarding the price effect of stock splits, Westfall (2010), Yague et al (2009), Leledakis et al (2009), Lyrouti and Dasilas (2006), and Elfakhani and Lung (2003) documented a positive price effect towards stock split announcements from worldwide stock markets (e.g. U.S. market, Spanish market, Athenian market, Canadian market). Despite, these different environments, settings, and time horizons, there is a common finding that most investors react to stock splits announcements positively. This induces a need for investigating this finding in the Egyptian settings so the following hypothesis is proposed:

H1a: The market reacts positively to the information signal released by announcing a stock split. After a stock split announcement, investors may decide to trade the post stock split shares before they are issued. This is referred to as "when-issued trading". The results reported by Kemerer (2010) indicated that when-issued traded firms experienced superior return on total capital in the year of the split announcement through

two years post the announcement. Therefore, he inferred that the existence of when-issued trading or the lack of it, appears to provide evidence of the market ability to distinguish between firms that will continue to outperform the market versus those firms that might be sending false signals about their future performance. Another study in the US by Boehme and Danielsen (2007), found that information conveyed by the split event seems to be incorporated into the stock's price within a relatively brief period. This is consistent with the efficient market paradigm. In contrast, emerging capital markets may suffer from irrational behavior as documented by Charitou et al (2005) on the Cypriot emerging capital market. They found that stock splits were associated with the creation of a market bubble due to the inability of investors to correctly understand the stock splits, and then the positive split-induced returns are largely reversed in the post-split months. They suggested an investor irrationality explanation for these results. Consequently, there is a need to test the possibility that accounting measures of future profitability can provide evidence supporting the rationality of the Egyptian stock market by justifying the documented market reaction to stock split announcements. So the following hypothesis is formulated:

H1b: Future profitability after announcing a stock split is positively related to the documented market reaction to such announcement.

Stock Dividend

A modified version of the ISH is the REH which predicts that stock distributions accounted for by reducing RE are more credible signals of managerial optimism than stock distributions that don't reduce RE. The origins of the REH can be traced back to Grinblatt et al (1984) when they documented significantly higher positive average excess returns on and around the announcement and execution of stock dividends compared to stock splits. They attributed this to the reduction in RE that is generally associated with stock dividends. The REH is applicable in countries with code corporate law that restrict distribution of any cash and/or stock dividends is to the amount of RE only. Thus, stock dividends will decrease RE available for future cash dividends. In contrast, the US corporate law is a common law so statutes of most states (e.g. New York and Delaware) don't apply the concept of legal capital. Hence, the distributable equity available for cash dividends includes not only RE but also additional paid-in capital. This idea was addressed by Peterson et al (1996), as they found that more positive information is signaled if the stock distribution accounting choice reduces distributable equity available for future cash dividends.

This can be viewed as an expanded version of REH, and can be referred to as distributable equity hypothesis. The comparison between code corporate laws and common corporate laws is shown in table 2. In Denmark, Bechmann and Raaballe (2007) extended the aforementioned US related studies by comparing between stock splits and stock dividends. They found no separate announcement effect for stock split after controlling for a firm's payout policy. This is consistent with the REH that considers a stock split as a virtually cost free device since it does not decrease RE. Some additional evidence supporting the ISH was found in the Far East stock markets by Kato and Tsay (2002), Chen et al (2002), and Cheng et al (2009). However, Crawford et al (2005) found that the costs of false signaling underlying the REH were generally very small, questioning the validity of the REH. In addition, they replicated and extended tests of the REH contained in Grinblatt et al, 1984 and showed that their findings can be attributed to specification and measurement choices that bias the results in favor of the REH.

Indeed, most prior studies of the REH emphasized mainly US firms –e.g. Grinblatt et al, 1984, and Peterson et al, 1996). However, some studies examined Danish firms (e.g. Bechmann and Raaballe, 2007) and others were conducted on Far East markets (e.g. Kato and Tsay, 2002, and Cheng et al, 2009). Despite, these different environments, settings, and time horizons, there was a common finding that most investors react to stock dividends announcements positively. This induces a need for investigating the REH in the Egyptian stock market so the following hypotheses are proposed:

H2a: The market reacts positively to the information signal released by announcing a stock dividend.

H2b: Future profitability after announcing a stock dividend is positively related to the documented market reaction to such announcement.

Stock Repurchases

According to the wall street journal, a stock repurchase is a signal to investors that the firm's insiders believe their shares are being traded below fair value (McNally, 2002). In the US, Lie (2005) documented that firms reported significant improvement in operating performance relative to their peers after open market repurchase announcements, also the market responded favorably to earnings announcements after the program announcements—This is consistent with the ISH. Moreover, Wilber (2007) found that some firms take an extra step of repurchasing their own shares with cash and then use those shares to finance an acquisition of another firm, rather than using the cash to directly finance the acquisition. He justified this extra step by the undervaluation signaling hypothesis. Further, Skinner and Soltes (2011) concluded that regular share repurchasing firms have more persistent earnings than occasionally repurchasing ones. Some additional evidence supporting the undervaluation signaling hypothesis was found in the Far East stock markets by Hatakeda and Isagawa (2004), Firth et al (2010), and Chen and Hung (2010).

From another perspective, Massa et al (2007) showed that a firm, by repurchasing its shares, sends a positive signal about itself and a negative one about its competitors. This induces the competing firms to mimic the behavior of the repurchasing firm by repurchasing their own shares. This mimicking behavior does not imply favorable information about future prospects, but it simply implies a desire to undo the negative effects associated with other firms' repurchase decisions. In contrast to the signaling theory, Zhang (2005) found that, on average, open-market repurchasing firms did not exhibit strong superior abnormal performance either in the short run or the long run after actual share repurchases. Also, Eberhart and Siddique (2004) found no consistent evidence of positive long-term abnormal operating performance or stock returns following buyback announcements.

Those findings strongly support the conclusion of Evans and Evans (2001) that implementing a stock repurchases strategy is not a guarantee of superior long-run performance. Although prior studies on different capital markets –e.g. Lie, 2005, Keswani et al, 2007, McNally et al, 2006, and Hatakeda and Isagawa, 2004– found that repurchases provide price support for the repurchasing firms, a stock repurchase may be associated with positive abnormal returns even if the managers' intent is not to signal. Louis and White (2007) attempted to infer managerial intent from the financial reporting behavior of firms. They proposed that managers are likely to bundle upward discretionary accruals with share repurchases when they are most confident about their firms' prospects. Their results indicate that managers inflate earnings prior to fixed-price repurchase tender offers to intentionally signal their optimism about their firms' prospects. Moreover, Gong et al (2008) posit that both the post-repurchase abnormal returns and the improvement in operating performance reported by Lie (2005) were likely driven, at least in part, by pre-repurchase downward earnings management rather than genuine growth in profitability. Furthermore, Chan et al (2010) found that a subset of managers may announce open-market share repurchases with the intent of misleading investors.

This flows in line with the evidence documented by Chou and Lin (2004) when they investigated the possibility of false signaling by firms announcing open-market stock repurchases. Their findings supported the existence of management manipulation of discretionary accruals upward to persuade market participants that the equity of their firms is undervalued. Further, Hribar et al (2006) investigated whether firms use stock repurchases as an earnings management device to meet or beat analysts' earnings per share (EPS) forecasts. Their findings confirmed that meeting or beating analysts' forecasts influenced the stock

repurchase decisions of some firms. This provides incentive for investigating the reaction of the Egyptian market participants to stock repurchases announcements and their information content. So the following hypotheses are proposed:

H3a: The market reacts positively to the information signal released by announcing a stock repurchase.

H3b: Future profitability after announcing a stock repurchase is positively related to the documented market reaction to such announcement.

DATA AND METHODOLOGY

The initial sample consisted of all 189 stock splits, stock dividends, and stock repurchases announcements by firms listed on the Egyptian stock exchange over the period 2006-2008. Out of that, I eliminate firms with more than one of the three events announced in the same year, as it would be difficult to isolate the effect of each one separately. Also, announcements of stock dividends that weren't financed totally or partially from RE were excluded because the decrease in RE available for future cash dividends represents the cost that makes the signal credible. Further, I excluded any stock repurchases that were announced but not executed because such announcements can be costless. Finally, announcements by firms with incomplete or unavailable market data were also excluded. The final sample ended up with 82 announcements as shown in table 3. Data about events' types and dates were obtained from the market disclosure department of the Egyptian stock exchange. Daily closing prices of stocks were collected from the Egyptian stock exchange and Egypt for Information Dissemination (eg/ID) over a period of 7 days from day -3 to +3 around the announcement day (event day $t=zero$). Adjusting the per-share data for stock splits and rounding to the nearest piaster can cause inaccuracy or a loss of information – Baber and Kang (2002) and Payne and Thomas (2003). Therefore, the stock prices used in this study weren't split-adjusted or rounded to avoid any possible inaccuracy that may result from the split-adjusting and rounding procedures. Finally, EPS and ROE were obtained from Kompass financial yearbook 2009-2010 (issue 13) or calculated from the firms' annual financial statements obtained from eg/ID Company. However, future EPS data were adjusted to account for any future stock splits or stock dividends.

An event study methodology is applied to measure the market reaction to the information signal released by announcing a change in shareholders' equity structure through stock split, stock dividend, or stock repurchase. Differences in average closing stock prices and CARs between the pre-announcement window and the post-announcement window were used as proxies for the market response to such announcement. In addition, two association tests were conducted to examine the relationship between the documented market reaction and two alternative measures of future profitability (EPS and ROE).

RESULTS AND DISCUSSION

Based on average closing stock prices, I present results of testing stock splits, stock dividends, and stock repurchases hypotheses. Then, I re-examine these hypotheses using CARs.

Stock Splits

Regarding market reaction to stock splits, H1a has been statistically formulated in a null hypothesis (H_N: Median of Signed-Rank Differences (M) ≤ 0), and an alternative hypothesis (H_A: Median of Signed-Rank Differences (M) > 0); Where (M) is the median of the signed-rank differences between the means of closing stock prices pre-split announcement (\bar{x}_1) and the means of closing stock prices post-split announcement (\bar{x}_2). Table 4 shows the results obtained from conducting Wilcoxon signed-rank test using the Minitab statistical package. The test indicated a P-value of 0.305. This means that the alternative hypothesis is rejected at significance level $\alpha = 5\%$ (one-tailed test). Thus, there is no evidence supporting that the

Egyptian market reaction to the stock split announcements is generally positive. Therefore, H1a is rejected. Regarding future profitability after stock splits, the statistical formulation of H1b can be presented as follows: HN: $\rho = 0$, and HA: $\rho \neq 0$ Where ρ is the correlation coefficient between a future profitability measure (Δ EPS or Δ ROE) and the market reaction measure ($\Delta \bar{x}$). Table 5 shows results obtained from conducting the Spearman correlation tests using the SPSS statistical package. The P-values of 0.956 and 0.161 suggest that changes in future profitability do not justify the documented market reaction. Thus, H1b is rejected at $\alpha = 5\%$ (two-tailed test), and the rationality of the Egyptian market reaction to stock split announcements is not supported by practical evidence on future profitability.

Stock Dividends: Regarding market reaction to stock dividends, table 4 shows a P-value of 0.001 which provide evidence supporting that the Egyptian market reaction to the stock dividend announcements is generally positive. Therefore, H2a is accepted at confidence level 95%. Regarding future profitability after stock dividends, table 5 shows P-values of 0.191 and 0.930 which suggest that changes in future profitability don't justify the documented market reaction. Thus, H2b is rejected at $\alpha = 5\%$ (two-tailed test).

Stock Repurchases: Regarding market reaction, table 4 shows a P-value of 0.011 which provide evidence supporting that the Egyptian market reaction to the stock repurchase announcements is generally positive. Therefore, H3a is accepted at confidence level 95%. Nevertheless, the p-value in case of stock dividends (0.001) is less than that in case of stock repurchases (0.011). Thus, the positive market reaction to stock dividends is generally accepted at a higher confidence level than that of stock repurchases. Regarding future profitability, table 5 shows results obtained from conducting the Spearman correlation tests using the SPSS statistical package. The P-values of 0.403 and 0.051 suggest that changes in future profitability do not justify the documented market reaction. Thus, H3b is rejected at $\alpha = 5\%$ (two-tailed test).

Additional Tests Based on CARs: I re-examine the six hypotheses using CARs, instead of average closing stock prices, as a proxy for the market reaction. Daily abnormal returns are calculated by subtracting the daily returns of the EGX100 market index as the normal returns of the market from the daily actual stock returns. As follows: $AR_{i,t} = R_{i,t} - REGX100,t$, where $AR_{i,t}$ is the abnormal return on stock (i) for day (t), $R_{i,t}$ is the actual return on stock (i) for day (t), and $REGX100,t$ is the return of the EGX100 market index for day (t). Then, the CARs are calculated as follows: $CAR_{i,s,e} = \sum_{t=s}^e AR_{i,t}$, where $CAR_{i,s,e}$ is the cumulative abnormal return on stock (i) from the start of the measurement window (s) to its end (e), and $AR_{i,t}$ is the abnormal return on stock (i) for day (t). Tables 6 and 7 show the results of re-examining the six hypotheses in case of using CARs. These results confirm that only hypotheses H2a and H3a are accepted, but at a confidence level (90%) less than that documented in case of using average closing stock prices (95%). However, the result of stock dividends is still more robust than that of stock repurchases because the p-value in case of the former (0.070) is less than that of the latter (0.094).

CONCLUSIONS AND RECOMMENDATIONS

The results documented in this paper can be interpreted as evidence supporting the following inferences: First, Egyptian market reaction to split-announcements is mixed and cannot be justified by changes in future profitability. This is consistent with the discrepancy that exists among prior studies concerning the usefulness of stock splits. Second, Egyptian market reaction to stock dividend and stock repurchase announcements is generally positive. However, the result of the former is more robust than that of the latter. This can be attributable to the suspicions documented in prior literature concerning management manipulation of earnings around stock repurchases. Third, the market perception of corporate events as good news can be used as criteria to rank the three corporate events in the following order: stock dividends, stock repurchases, and then stock splits (if any). Finally, based on future profitability measures, most Egyptian investors acted irrationally and misunderstood the logic behind each of the three corporate events.

This is consistent with the irrationality documented by Charitou et al (2005) regarding the Cyprus stock market as another emerging capital market.

The sample of this study is selected based on restricted criteria, which resulted in excluding a large number of observations. Therefore, the generalization of the findings may be limited. Another limitation is the use of actual returns that are not risk-adjusted in calculating the CARs. This is due to the unavailability of the data needed to estimate the risk of each stock relative to the market (β_i). Shedding light on the Egyptian investment community led to more in depth vision of its irrational practices, the following recommendations can improve the situation: First, educating investors to improve their rationality. Second, developing and enforcing regulatory laws to protect investors from possible forms of management manipulation through corporate financial events. Third, although more data and information are becoming available on the official website of the Egyptian stock exchange, there is still a pressing need for more disclosures to improve the transparency. For example, the announcements of any stock dividends should include detailed information about the source(s) of financing these dividends, as they can be financed from RE, additional paid-in-capital, or treasury stocks. Besides, data on the actual execution of buyback trading are available on a weekly basis, while data on the execution of insiders' trading are available on a daily basis. Last but not least, Egyptian accounting standards should be revised in such a way that increases corporate financial disclosures. For instance, the method of carrying out stock repurchases should be disclosed in corporate financial reports.

APPENDIX

Table 1: Changes in Shareholders' Equity Structure and the Basic Accounting Equation As a Result of Stock Split, Stock Dividend, and Stock Repurchase

	Stock Split	Stock Dividend	Stock Repurchase
1. Ownership Structure:			
Number of outstanding shares	Increase	Increase	Decrease
Par value per share	Decrease	No Change	No Change
2. Monetary Values Structure:			
Capital stock	No Change	Increase	No Change
RE and/or Additional paid-in capital	No Change	Decrease	No Change
Treasury Stock	No Change	No Change	Increase
3. Basic Accounting Equation:			
Total shareholders' equity	No Change	No Change	Decrease
Total assets (T.A) and Total liabilities (T.L)	No Change	No Change	Decrease in T.A and/or increase in T.L

Table 2: Two Possible Versions of ISH Can Be Applied in Countries with Different Corporate Laws

	Code Corporate Law	Common Corporate Law	Egyptian Corporate Law
Cash dividends are restricted to:	RE only	RE and/or additional paid-in capital	RE only
Stock dividends are restricted to:	RE only	RE and/or additional paid-in capital	RE and/or additional paid-in capital
The applicable version of the ISH	REH	Distributable equity hypothesis	REH

Table 3: Initial and Final Sample

	Initial Sample				Final Sample			
	2006	2007	2008	Total	2006	2007	2008	Total
Stock Split	11	11	12	34	6	6	4	16
Stock Dividends	31	41	40	112	9	13	19	41
Stock Repurchases	9	12	22	43	7	8	10	25

Table 4: Results of Wilcoxon Signed Rank Test Based on Average Closing Stock Prices

Test Of Median = 0.000000 Versus Median > 0.000000						
		N	N for Test	Wilcoxon Statistic	P	Estimated Median
Stock Splits	$\bar{x}_2 - \bar{x}_1$	16	10	33.0	0.305	0.03313
Stock Dividends	$\bar{x}_2 - \bar{x}_1$	41	38	593.5	0.001	0.5550
Stock Repurchases	$\bar{x}_2 - \bar{x}_1$	25	20	167.0	0.011	0.5600

Table 5: Results of Spearman Correlation Tests Based on Average Closing Stock Prices

			Δ EPS	Δ ROE
Stock Splits	$\Delta \bar{x}$	Correlation Coefficient	-.015	-.136
		Sig. (2-tailed)	.956	.616
		N	16	16
Stock Dividends	$\Delta \bar{x}$	Correlation Coefficient	.208	-.014
		Sig. (2-tailed)	.191	.930
		N	41	41
Stock Repurchases	$\Delta \bar{x}$	Correlation Coefficient	.175	-.394
		Sig. (2-tailed)	.403	.051
		N	25	25

Table 6: Results of Wilcoxon Signed Rank Test Based on CARs

Test Of Median = 0.000000 Versus Median > 0.000000						
		N	N for Test	Wilcoxon Statistic	P	Estimated Median
Stock Splits	CAR ₂	–	16	69.0	0.490	0.004026
	CAR ₁					
Stock Dividends	CAR ₂	–	41	545.0	0.070	0.01723
	CAR ₁					
Stock Repurchases	CAR ₂	–	25	212.0	0.094	0.03016
	CAR ₁					

Table 7: Results of Spearman Correlation Tests Based on CARs

			Δ EPS	Δ ROE
Stock Splits	Δ CAR	Correlation Coefficient	-.224	-.321
		Sig. (2-tailed)	.404	.226
		N	16	16
Stock Dividends	Δ CAR	Correlation Coefficient	-.019	-.042
		Sig. (2-tailed)	.907	.796
		N	41	41
Stock Repurchases	Δ CAR	Correlation Coefficient	.182	.050
		Sig. (2-tailed)	.384	.812
		N	25	25

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BIOGRAPHY

Mr. Tarek M. Metwally is an Assistant lecturer of Accounting at Damanhour University. He can be contacted at: Faculty of Commerce, Accounting Department, Damanhour University, Egypt. Phone: +201008968808.

MODELING OF THE RISKS IN SUPPLY LOGISTICS: CASE STUDY INVENTORY MANAGEMENT IN A TRADING COMPANY

Jorge Aníbal Restrepo Morales, Fundación Universitaria Autónoma de Las Américas
Lorenzo Portocarrero Sierra, Institución Universitaria Tecnológico de Antioquia
Juan Gabriel Vanegas López, Institución Universitaria Tecnológico de Antioquia

ABSTRACT

Problem. It is recognized as inventory problems related to very small or too big quantities they may be the cause of failure in business, an optimal inventory management means a very significant contribution to the profits of an enterprise besides it increases its revenue and its total assets (Thierauf, 2005). Purpose. Developing a model that provides information to maintain a level of inventory that ensures a level of service that fits the market requirements, minimizes the potential investments of working capital and determines expected losses due to excess / deficit inventory allowing to measure the impact of this heading in the profitability of the company TEXCOMERCIAL SAS Methodology. A Monte Carlo simulation is used to model the sales and inventories from historical information of three years; then the probability of loss events due to deficit or excess of inventory are determined and a stochastic utility matrix is constructed to determine expected losses due to shortages or excess of inventory. Findings. Empirical evidence in the company Texcomercial SAS, suggests an inefficient inventory management which produces repressed assets in warehouses, increasing working capital and reducing profitability, in addition to losses associated with the opportunity and storage costs, insurance and maintenance and inventory obsolescence.

INTRODUCTION

The growing importance of "customer orientation" for organizations, has become in high demand for procurement departments, which in turn transform it into higher demands on suppliers and storage activities. This translates into the need to address the overall management of inventories, first because of the importance to meet the ordinary course of the business and second for the costs associated with its inefficient management; either because it is hold up in warehouses or because sales are lost due to inefficiency generating high opportunity costs in both cases (Narasimhan, McLeavey, Billington, & Quinones, 1996). This project rigorously examines the different methods used to quantify operational risks associated with excess or shortage in inventories, considering the response times of the suppliers, the customers requirement to avoid affecting the continuity of the market and supply logistics at a reasonable cost for the organization. Defining an optimum inventory policy, enables the company to better control their processes; considering the enterprise as a system, all areas are interdependent, hence the importance of designing a model to quantify the expected losses due to excess / shortage of inventories to provide information that contributes to the efficiency of each of the areas. The inventory is a key asset for the company because of its direct relation to production, sales, purchasing, and finance, among others, becoming a fundamental part of the business.

Theoretical Reference

Inventories

The development of the inventory management theory dates back to 1915, when attention to the development of mathematical methods to support the establishment of optimal inventory levels was provided. Since then, increasingly sophisticated analytical instruments for inventory management have been applied, considering that inventories are the largest item of current assets for the balance sheets of

many companies (Thierauf et al, 2005). The most commonly known definition of inventory describes it as "the physical storage of products that a company keeps on hand to promote the smooth and efficient management of their operations" (Sasieni, Maurice. 1972, p. 85). In this line, an efficient management of inventories is very attractive due to the great economic and competitive benefits that contribute to the gradual growth of the company and to achieve expansion and market credibility. (Hiller, Frederick & Lieberman, Gerald, 2001, p. 935). Inventories are essential to sales, and sales are necessary for utilities. According to (Reyes, 2010) there are techniques for managing inventory as the ABC system, the basic model of economic order quantity (CEP) and the Re-order point.

Models for Inventory Management

The problem of inventory management is summarized in two questions when? And how much? The answer, allows to define strategies for its efficient management since it would be possible to demand planning avoiding unnecessary costs. There are models for inventory management that are tools to support decision-making, their correct use prevents and mitigates the inherent risks in the process and determines the efficient performance of the company in a highly competitive environment; within the range of systematic opportunities that can be implemented and adapted to any administrative scheme for inventory management. Although there are different models for inventory management, this paper considers the EOQ model " a mathematical model used as the basis for inventory management in which the demand and lead time are deterministic the deficits and inventories are replaced by batches at the same time" (Mathur Kamlesh, et al., 1996, p. 697). . This model considers the following parameters: D: Demand. Units per year; S: Cost of issuing an order; H: Costs associated with keeping a unit in inventory for one year; Q: Quantity to order Therefore the annual cost of keeping units in inventory is $H * Q / 2$ and the cost of issuing orders for the same period is $S * D / Q$. Therefore, the total cost of function (annual) associated with inventory management is $C(Q) = H * (Q / 2) + S * (D / Q)$. If this function is derived with respect to Q and equals zero (to find a minimum for the function), equation 1 for the EOQ model that determines the optimal order quantity is obtained:

$$Q^* = \sqrt{\frac{2DS}{H}} \quad (\text{Equation 1})$$

Montecarlo Simulation (Ms)

The MS is a technique that combines statistical concepts (random sampling) with the ability of computers to generate pseudo-random numbers and automate calculations. (Faulín & John, 2005). Along the same line, the simulation is a process in which a model of a real system is designed and experiences with it are carried out (Santaniello, 2003). Simulation is also discussed as the technique with which the environment in which an event occurs is imitated to use an analog model and obtain information on the process in question. To make MS an equation is needed, which will be the object of the simulation, and the data for it. The difference of this method with the traditional one in order to solve an equation is that Montecarlo considers uncertainty and that data entering the variables of the equation do not need to be a constant value but they can be a group of them. By simulating the equation is calculated several times, and in each iteration a random value for each independent variable is chosen, ensuring that these values have the same probability distribution as physical variable. This calculations are used to generate a graph known as frequency histogram and abundant information is obtained there in order to perform a series of analyzes.

METHODOLOGICAL DESIGN

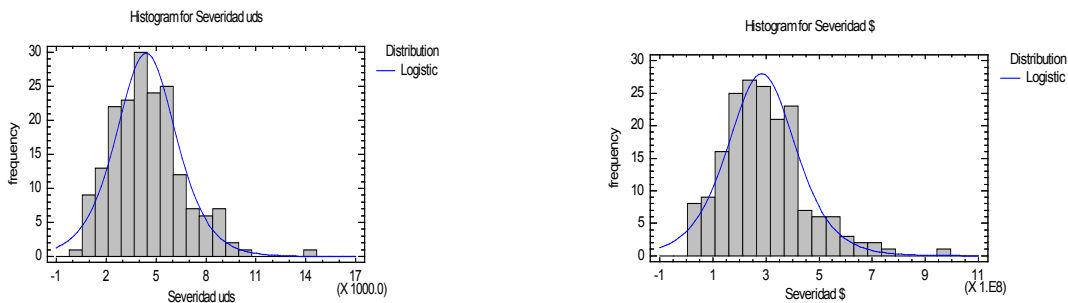
This research quantifies the operational risks of shortages and / or excess inventories through mathematical and statistical models to provide information that facilitates an adequate control of the forecasted demand for inventory management. The method is inductive in character and contains an ordered, coherent and logical analysis of information. The data sources are primary and come from the historical data of five years provided by the shopping area of the Company. To calculate expected losses due to shortages and excess of inventory LDA, Utility Matrix and Monte Carlo simulation methods are used.

RESULTS

Distribution Adjustment For Severity And Frequency.

The LDA method was applied crossing the variable sales and the units of inventory, the results found among the excesses and shortages of inventory presented in the study period showed that both excess and shortages are an operational inventory problem they took the data units as frequency and severity of the inventory model were taken. Moreover, the data show operational problems in inventory, once the volumes were always above the safety stock. First an adjustment of probability distribution of the frequency and severity in units and cost of inventory was made. The results are shown in Graph 1.

Graph 1: Distribution Fix to Frequency and Severity for Inventories Excess / Deficit

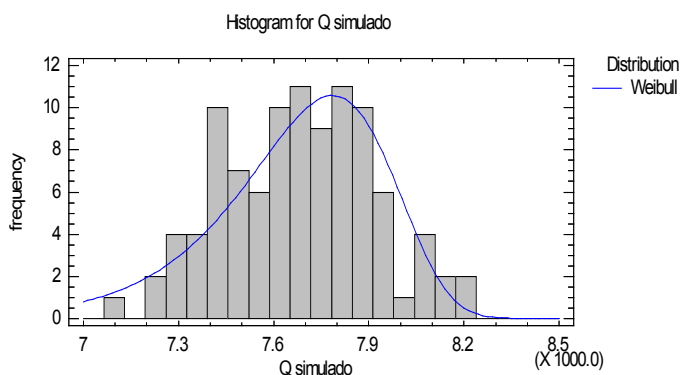


Variables	Fix Distribution	P-Value Test KS	DMas	DMenos	Dn
Frequency Units	Logistic	0.888579	0.0429377	0.0398184	0.0429377
Severity COP	Logistic	0.726952	0.0440792	0.0510448	0.0510448

Distribution Adjustment - Simulation "Q"

Using the distributions of adjusted probability for inventories and sales both in cost and units a Montecarlo simulation was run to generate several samples of size 52, due to the fact that they are being worked on a weekly basis and the economic lot should be annual. This process was performed 100 times and the same number of values were obtained for the economic Lot Q in each of the different simulations. Then the probability distribution was adjusted to determine the possibility of treating the ordered economic lot as a random variable. The results are shown in Figure 2.

Graph 2: Frecuency and Severity Probability Distribution Setting Excess / Deficit Inventories



<i>Probability Distribution Setting Q</i>	<i>Weibull</i>
<i>Valor P Test KS</i>	<i>0.761319</i>
<i>DMas</i>	<i>0.0669439</i>
<i>Dmenos</i>	<i>0.0661174</i>
<i>DN</i>	<i>0.0669439</i>

Matrix Utility

To quantify the expected losses of the company derived from historical data related cost of sales and inventory units were used, and conducted a Montecarlo simulation considering the distributions of each week of the year. 10000 simulations were performed and the results were averaged. With the results by week of the year, a histogram was assembled to feed the utility matrix. The results are described for both sales and inventories. The following Table 1 shows the result of the simulation for weekly sales and the relative frequency of the data is described regarding the simulated year. Weekly sales go from 284 to 1785 units.

Tabla 1: Resultado de la Simulación de las Ventas Semanales

Rangos	Frecuencia Relativa	Rangos	Frecuencia Relativa	Rangos	Frecuencia Relativa
284-384	3.92%	784-884	11.76%	1284-1384	1.96%
384-484	7.84%	884-984	7.84%	1384-1484	5.88%
484-584	23.53%	984-1084	5.88%	1484-1584	3.92%
584-684	7.84%	1084-1184	7.84%	1584-1684	1.96%
684-784	3.92%	1184-1284	1.96%	1684-1784	3.92%

On the other hand weekly inventory units vary from 2919 to 11296 approximately. Note that the inventory level exceeds statistically the weekly sales, so probably most of the operational problems are due to over stock. The frequency distribution of the above range is described in Table 2:

Table 2: Frequency Distributions Ranges For Inventories

Rangos	Frecuencia Relativa	Rangos	Frecuencia Relativa	Rangos	Frecuencia Relativa
2920-3478	5.77%	5153-5712	9.62%	7387-7946	5.77%
3478-4037	7.69%	5712-6270	5.77%	7946-8504	1.92%
4037-4595	13.46%	6270-6829	15.38%	10738-11296	1.92%
4595-5153	17.31%	6829-7387	15.38%		

Finally, to build the utility matrix both the unit cost of storing inventory as well as the opportunity cost of lost sales due stockouts were considered, for the latter it is considered the unit contribution margin. These costs are listed in.

Table 3: Allocation of Opportunity Costs and Storage

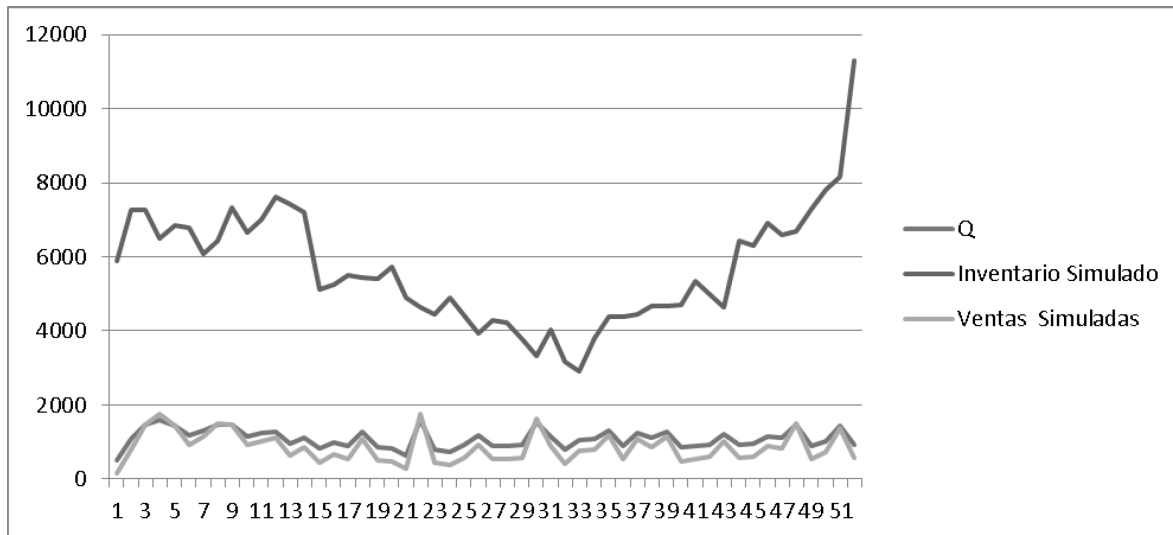
Costo	Valor
Costo de oportunidad	\$ 5,600.00
Costo de almacenamiento	\$ 292,25

The utility matrix, crosses sales and inventory variables with its participation rate and determines the expected value due to excess or shortage. To determine the opportunity cost, the average cost of all units in inventory vs average sale price for each unit were considered and the storage cost was estimated from the total value of logistics operation of the company (receipt, storage and dispatch). The result is divided on the capacity of the warehouse stowage reaching the figure. Now taking this value for stowage it can be determined how much is the cost of storing per month depending on the number of units of product that can be stored on stowage. Subsequently, the utility matrix that relates the values given by the simulation with their respective frequency and the associated costs was built. Finally, by comparing the results of the utility matrix a weekly expected loss of \$ 1, 339.409 was calculated due to the operational problems associated with the store. As stated earlier, this operational risk is due to excess in weekly inventories. That is, each week comes with a storage of goods cost of which rotation rate is greater than a week and has a value of \$ 1, 339.409.

Application of Stochastic Inventory Model

Subsequently and considering the random behavior of weekly sales, the optimal economic lot derived from a Monte Carlo simulation was calculated. Using the formula described in Equation 1. The economic lot to order is not determined based on a discrete demand, because it is calculated based on the simulation and empirical probability distribution set. After calculating the economic lot of the 52 weeks of a year the operational risk associated with this previously mentioned inventory policy was evaluated and finally it was averaged to determine an expected weekly loss of \$ 115.349 namely if a re-order stochastic policy is used to supply the inventory statistically and it is expected to incur in a much lower operational risk to which it is currently subject. In Figure 4, the amounts in inventory and the simulated sales together with the optimal economic lot every week. It can be inferred how the developed policy of inventory closely adjusts to the demand to minimize storage costs.

Figure 4: Number of Inventory and Simulated Sales and Optimal Economic Lot per Week



Implementing an inventory model to calculate a reorder quantity that takes into account the stochastic behavior of the variables involved, representing an annual savings of \$ 63, 651,124.83 in working capital. It must be remembered that this is only one of the 176 categories of the company.

CONCLUSIONS

The inventory of the company presents variations in its weekly behavior due to a seasonal component; consider an inventory policy focused on the stochastic behavior of sales and inventories, significant savings in operational risk. The company determines the investment in working capital in the overall in weekly inventories, but ignore the opportunity cost represented in each of their categories. Evidence of this, is reflected analyzing data from the line of fans which allows to infer that there is no proper inventory management resulting in significant financial losses.

RECOMMENDATIONS

The inventory is a critical item in the successful management of companies, when they incur in high costs due to storage or overstocking that exceed the demand, an inefficient management of logistics processes is evidenced, which must be corrected by keeping inventories at an optimal level and therefore the best recommendation is to use the optimal order quantity of orders through EOQ model and its forecasting of calculated demand. In decision making under uncertainty environments, consider making forecasts aimed to the anticipation of results and to evaluate the impact of these on actual performance in business, therefore it is important that the company analyzes and applies methods to appropriately assess the management of its working capital. The company Texcomercial S.A.S. the automation of the model developed in the category of fans to be replicated to the other categories of the organization to achieve optimum levels of inventory and cash flow which can also be reflected in the reduction of operational costs.

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A CASE STUDY IN FRAUD PREVENTION: CHARLENE CORLEY

Fay Teplitsky, New York Institute of Technology, USA
Peter Harris, New York Institute of Technology, USA

ABSTRACT

This paper discusses fraud and both preventive and detection methodologies as they might apply to a historical case study (United States of America vs. Charlene Corley). Criminal fraud cases have emerged with greater frequency over time leading to improved detection methodologies such as Embedded Audit Modules and preventive methods including budgetary controls. These methodologies can help to ensure that companies maintain compliance with policies developed by regulatory agencies.

INTRODUCTION

Fraud and errors in accounting dates back to the 13th century where Europe became a monetary economy and began to develop bookkeeping. Luca Pacioli had developed the Double-entry Bookkeeping system in the late 14th century which led to more in-depth and accurate transaction recording. Since it was developed, today we are continuously improving this system, but as we improve it, recurring problems appear through a diverse volume of cases (Lee, Geoffrey A., 1977).

According to Jim Powell, author of America's First Great Champion for Liberty and Peace, historical fraudulent schemes date back to the time of Philip Ford in the 1700's; At the time Philip Ford embezzled large sums from the profitable estates owned by William Penn by means of getting Penn to sign a deed that would then transfer Pennsylvania to Mr. Ford. This scheme resembles patterns that still happen today and have led to an increase in accounting fraud throughout the years (Powell, n.p.)

Darlene and Charlene Corley were twin sisters from Lexington, South Carolina. Charlene worked at the South Carolina budget and control board while Darlene was a school teacher. In 1991 they both decided to open up their own small hardware store C&D Distributors. C&D Distributors LLC, was a registered government contractor with the Department of Defense which supplied hardware components, plumbing fixtures, electronic equipment and various other items to various military installations worldwide. In 1993 they began distributing hardware to the military; AKA the Department of Defense.

In July of 2000, there was an accounting error in the shipping costs which had been paid. They received five thousand dollars and at first weren't sure from where it came from but as soon as they figured it out that it was due to a loophole in the Department of Defense's automated payment system, they leveraged the situation. The Department of Defense had been using a system that had been automatically accepting shipping expenditures, it is known as the Defense Finance & Accounting Service (DFAS). It is the payment service center of the Department of Defense based in Columbus, Ohio and controls invoices submitted by government contractors for shipping costs paid electronically by DFAS. The sisters found out about this system and were able to charge any amount they wanted for shipping and the Department of Defense would pay for it. They were submitting bids and inflated shipping costs for those items. At this time the military was at war, supplying our soldiers as fast as they could, approving all costs that were needed; as in this case for bolts and screws. Shipping charges of tens of thousands of dollars eventually increased into hundreds of thousands of dollars. In all, they submitted almost seventy-two million dollars in fraudulent shipping costs and a little over twenty million were paid. With their lucrative scheme they bought several beach

houses, matching Mercedes cars, and took lavish vacations. They even opened a Nestle Toll House franchise called Dough and Cookie LLC.

The scheme was uncovered when the sisters sent two invoices for the same contract. The system “kicked it out” which led to further review and discovery that the charge shipping charge for two lock washers that were nineteen cents each was nearly a million dollars. At that time, when both Charlene and Darlene Corley realized the Department of Defense found out about their scheme, the sisters tried to mend the situation by paying back four and a half million dollars, sending the message that they will repay their debts. Investigators came to see Darlene, where she asked them to let her gather her thoughts and papers and to return the following day. However, Darlene chose instead to commit suicide. Charlene, left to defend herself, stated that her sister had been in charge of the entire operation. However, it was noted that “Charlene Corley was the president of the company, she was the managing partner and she was the designated contact for the Department of Defense.” Hence this case concluded that Charlene was actually in charge. On August 16th of 2007, Charlene Corley pleaded guilty for wire fraud and money laundering. It was looked at as an anti-American crime, taking money away from our soldiers and our country. It ended with Charlene being sentenced to six and a half years in prison.

“Fighting fraud has become an escalating war. Even those firms with the most advanced tools and processes to detect and prevent fraud feel like they are falling behind. The technical advancement and globalization of fraud will continue to provide new challenges to a firm’s ability to manage fraud (Ness, n.p.)” It is clear that numerous firms have faced instances of accounting fraud since the 13th century and this highlights the need for Embedded Audit Module and budgetary controls to prevent fraud before-the-fact. In summary, the main question is: what particular methods might have been implemented to prevent fraud like the one in the Charlene Corley Case?

METHOD: EMBEDDED AUDIT MODULES

Fraud has become prevalent in society (AccountingWeb.com, n.p.). One methodology that is used in this escalating war involves Embedded Audit Modules, which is a topic in embedded controls inserted into a system. These types of controls can be helpful to organizations by reducing costs, making response times quicker, avoiding unnecessary business exposures and making multiple tasks more efficient (Turner and Owghoso, 2009). “By continuously monitoring core business processes, via embedded controls and mathematical modeling, you may locate material errors in real-time/run-time, strengthen the control environment, and manage down business risks (Turner and Owghoso, 2009). “ These points of embedded controls are impressive elements that can be used for fraud prevention today with the application of their quick response time (Kneer, n.p.).

“Embedded controls, designed to prevent and detect fraud can be automatically reported in real time leveraging a predetermined work flow for investigation and remediation (Ibid.)” Having embedded controls may have impacted on the criminal act involved in the Charlene Corley case. Even though embedded controls were used to detect and prevent fraud in the Corley Case they were developed only enough in this case to prevent the situation from escalating. In this case, shipping costs were paid without any indication that fraudulent actions were in the making. In the case hearing, the judge had said “Miss Corley was stealing from the Department of Defense during a nine year time period, and the majority of that time period this country was at war... And, as you know, the Department of Defense's mission is to protect this country, to preserve our national security. We had soldiers in Iraq and Afghanistan risking their lives for the Department of Defense and to preserve our freedom in this country and she was stealing \$21 million from that agency.” This clearly implies that embedded controls require improvements, especially given this time when everyone was very concentrated in the war and was not able to give their full attention to the charges being processed.

A particular embedded control segment mainly relevant to the Corley case is Embedded Audit Modules (EAM). “EAMs are software applications embedded in host systems or linked to host systems to externally monitor such systems. EAMs are applications that continuously monitor flows of transactions, identify transactions that match certain pre-determined integrity constraints and, in the event of a constraint violation, alert the auditor and copy the transaction data to a file (Debreceeny, Glen, Ng, Siow-Ping Lee, and Yau, n.p.)” Since EAMs are continuously monitoring flows of transactions they make for a valuable auditing tool. “Early examples of EAMs were implemented in proprietary accounting information systems and production systems(*ibid*).” In the Corley case the Department of Defense used the aforementioned DFAS which automatically accepted shipping costs. This system could have been strengthened by employing Embedded Audit Modules which would have connected with the system to help externally monitor the enduring course of transactions.

EAMs have certain characteristics including “an end-user environment that allows the auditor to establish a set of queries to test transaction integrity constraints either from a pre-defined suite of queries, the modification of the attributes of pre-defined queries, or by the creation of new queries by the construction of simple scripts.” EAMs also permit the recording of transaction details which can then be reported electronically if a violation or query is observed. In the DFAS system there could have been EAM queries to allow some form of notification of violations that may be uncovered in the transaction that the system otherwise accepts as customary.

In an article by Daniel Draz, “According to the Institute of Internal Auditors (IIA), “responsibility for the system of internal control within a typical organization is a shared responsibility among all the executives, with leadership normally provided by the CFO.”” (Draz, n.p.) This informs that a segregation of duties should be assigned, to monitor from time to time the processes of the system being used by the Department of Defense. Moreover, “An effective notification system operates over a central server, delivers event messaging to predefined employees in “real time,” as the event occurs, and is sent directly to the employees and their smart devices. This level of event notification ensures that the people who need to know about an incident are made aware in a timely manner and fosters immediate and unified response as required (Draz, n.p.)” This is a system that could have helped prevent fraud during the arising active transactions in the Corley case.

In addition to improving on creating more queries in a company’s system and creating Embedded Audit Modules, another factor that is included in the embedded control process is the point of segregating duties. Draz’s article states that, “One way to strengthen internal controls is by improving the communication process”. Another point made was to “include communication to employees regarding increased awareness, correct handling processes and policy adherence. It may simply be that employees performed as expected under the circumstances but there were insufficient internal control policies in place to guide their behavior. Lessons learned here will strengthen internal controls through the creation of new ones. “Since communication is such a large issue in embedded controls there shouldn’t be one person or system to have sole authority over all transactions without appropriate sign off processes and differing levels of management approval.” Draz emphasizes that “a lack of proper segregation of duty in company policies are most often the root cause of many fraud and theft events in companies without strong internal controls in this area.” Having more people overlooking activities thought out a business can help detect fraud more easily at the time of the act, which could’ve been used in the time of the Corley case when the DFAS system had total authorization.

Embedded Audit Modules may have prevented the fraud in this case by having alerts sent that notify users of violations being attempted to be processed in certain transactions. With these internal controls there might also have been a segregation of duties to ensure that no specific individual can control both the recording function and the procedures relative to processing the transaction. The DFAS system did both of

these on its own without any other sources to overlook its processes. Besides using Embedded Audit Modules and other internal controls, another form of a detective control is Budgetary controls..

METHOD: BUDGETARY CONTROLS

A budget is defined as a formal written statement of management's plans for a specified future time period, expressed in financial terms. According to Wiley's Managerial Accounting book it is explained that a budget, "provides a basis for performance appraisal (variance analysis). A budget is basically a yardstick against which actual performance is measured and assessed. Control is provided by comparisons of actual results against the budget plan. Departures from the budget can then be investigated and the reasons for the differences can be divided into controllable and non-controllable factors (Weygandt, Kimmel, and Kieso, n.p.)."

In an article about budgetary controls, the budget evaluation process was described as, "During the year the management accountant will prepare statements, as quickly as possible after each operating period, in our example, each quarter and setting out the actual operating costs against the budgeted costs. This statement will calculate the difference between the 'budgeted' and the 'actual' cost, which is called the 'variance' (FAO)."

The benefits of budgeting involve: planning ahead by formalizing goals on a recurring basis, creating definite objectives for evaluating performance at each level of responsibility, constructing the budget to act as an early warning system for potential problems before they get out of hand, using it to facilitate the coordination of activities within a business, build correlated goals of each segment of the company objectives which leads to an improvement in management awareness and to motivating personnel by applying a sense of achievement for acquired money saving goals. All these concerns represent points that could have been used during the time of the Corley case. The Department of Defense could have used a budget in order to achieve all these benefits. "The audit logic in this example is check for significant variances in the purchase price against the standard prices in a particular period (Debreceeny, Glen, Ng, Lee, and Yau, 2005)." This check against variances and standard prices could've been seen if a budget had been established in the DFAS system which controlled shipping expenditures it would have been easier to notice the large variance beforehand, preventing any other transactions from occurring before someone would verify historical recordings in the budget.

A cash budget is a specific type of budget limiting cash for a certain goal. It is thought of as a cash plan for a defined period of time. It summarizes monthly receipts and payments. Hence, it highlights monthly surpluses and deficits of actual cash. Its main uses are: to maintain control over a firm's cash requirements, e.g. stock and debtors; to enable a firm to take precautionary measures and arrange in advance for investment and loan facilities whenever cash surpluses or deficits arises; to show the feasibility of management's plans in cash terms; to illustrate the financial impact of changes in management policy, e.g. change of credit terms offered to customers (Debreceeny, Glen, Ng, Lee, and Yau, 2005)."

Creating a budget might have prevented this scheme from developing. A budget for shipping would most likely have exceeded allocations after the first few fraudulent transactions and would have been noticed within the first year of this case. Budgeting, as a method for corporations to track and control all different types of expenditures being used frequently all through business activities, may have positive implications on situations such as the Corley case.

CONCLUSION

In summary, the methods discussed above might have provided both preventive and proactive approaches to addressing fraudulent activities such as those present in the Corley case. Embedded Audit Modules may establish fraud, for tasks done on an everyday basis in a company, by indicating any abnormal variances.

This is an easy way for auditors and managers of a company to identify any red flags raised in the system. Companies might require there to be segregation among all duties being made to ensure better reliability. Companies might “maintain budgets and review them monthly, investigating all major variances.” Companies can accomplish this by using budgeting/ software can help eliminate one of the causes of fraud which includes manipulation of spreadsheets. One option would be to use the exception reporting in the software known as Calxa, to highlight large variances and then investigate the causes of them (Calxa.com, n.p). Budgets are overall a great method and inexpensive for all businesses to use as a foundation for preventing fraud before the fact.

In the hearing Corley was told that “people will remember for years to come the woman from Lexington who got a million dollars for shipping a 19-cent washer.” This is the main issue she will have to think about, as regret, for the rest of her life. This could have been prevented before it escalated to that point, where she charged almost a million dollars shipping. Embedded Audit Modules and budgets could have all prevented the fraudulent activity of Charlene Corley from intensifying the sum.

In conclusion, each company might use at least one detective and preventive control in their business in order to have some underlying basis of fraud prevention. Corporations can determine what method might be best; either underlines embedded controls like the Embedded Audit Modules or embedded controls with creating budgets. An emphasis on the role of audits can be established to speculate any variances in costs throughout all aspects; creating a foundation approximating how much is okay to be spent of all expenditures. These procedures can save corporations a substantial amount of money if used for establishing detective and preventive controls, comparatively to the costs associated with fraud. It had been noted, by Calxa (budget software producer), “Businesses who do not take preventative actions could be exposed to a greater risk.” Businesses of any sort can get damaged for bountiful sums of money from schemes like the Corley case.

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FINANCIAL ASPECTS OF DETERMINING OPTIMAL OCCUPANCY FACTOR (RATE) FOR HOTELS BASED ON PROBABILISTIC ANALYSIS

Chandrasekhar Putcha, California State University, Fullerton, CA

Brian Sloboda, US Department of Labor, Washington, D.C.

Viswanath Putcha, Northeastern University & Researcher, Boston, MA

Mohammadreza Khani, California State University, Fullerton, CA

Adam Tabb, California State University, Fullerton, CA

ABSTRACT

This paper is based on the application of principles of probability theory to economic data as related to hotel industry. It is well known that the hotels want to make profit. Hence, hotels would like to achieve the highest occupancy factor (rate) as possible. The study done till now used variables such as hotels in operation, room nights available, room nights sold, hotel occupancy rate, hotel room price, actual revenue per room, and total revenues. In this paper, a different approach is used to address the same problem. The new model uses only 3 independent variables. These variables are total number of rooms in the hotel, the rooms sold on a particular night and the actual month sold. The data is used has been collected for two hotels. In one hotel, the daily data is available (for the entire 365 days) while only the average monthly data is available for the second hotel. The data collected is used in two ways. One is to fit an appropriate probabilistic density function and then calculate the probabilities of various levels of occupancy factors. The second is to establish a functional relationship between the occupancy factor and the temperature. Conclusions are then drawn.

JEL: C1

KEYWORDS: Quantitative methods, density function, normal distribution, probability, chi-square test

INTRODUCTION

As stated earlier, the study done till now used variables such as hotels in operation, room nights available, room nights sold, hotel occupancy rate, hotel room price, average revenue per room, and total revenues (Fullerton et al; 2013) wherein data is taken primarily from Source Strategies, 2012) to address this problem.

LITERATURE REVIEW

Research work has been done in the past in this area (Fullerton et al., 2013). Choy (1985) provides forecasted and actual values of the hotel occupancy rate in Hong Kong. Similarly, there are other notable papers in this direction (Fullerton, 2001; Kimes, 1999). Brannas and Hellstrom (2002) and Kimes (1999) developed model for forecasting hotel-industry performance and accuracy in hotels. Law (1998) developed model for predicting room occupancy rate forecasting using a neural network approach. Similarly, useful information about forecasting of hotel occupancy can be obtained from (Rajopadhye, 2001; Schwartz and Cohen, 2004; Yuksel, 2007). Similar interdisciplinary applications of the principal of probability and statistics have been verified by Putcha and Liu (2013).

SCOPE OF THE WORK

In this paper, a different methodology is used to address the same problem. A mathematical model is developed as part of this study to calculate the occupancy factors for couple of hotels for various threshold values based on the room data collected for hotels. The study is done in two phases. In phase I, an appropriate density function is derived based on the room data for hotels. The adequacy of this density function is checked for both hotels using chi-square test. Then, the probability of occupancy rate reaching various threshold values is then calculated, again for both hotels. In phase II, a functional relationship is established between occupancy rate and temperatures. This is done to study the effect of various seasons on the occupancy rate. The adequacy of this equation is then checked using the correlation coefficient and standard error of estimate. The correlation coefficient should be at least equal to 0.8, while the standard error of estimate ($s_{y/x}$) should be less than the standard deviation of the dependent variable y (s_y) where y is the occupancy factor. The adequacy of the chosen probability distribution is decided based goodness-of-fit tests available in literature. One of these tests is the chi-square test (Ang and Tang, 2007). A significance level of 5% is chosen to start with. Probabilities of various occupancy rates are then calculated for on acceptable threshold values of 0.8, 0.85 and 0.9 because while 100% occupancy factor is desirable from the point of view of the hotel, it is almost impossible to achieve in practice. In addition, a regression analysis is estimated to get a function relation between the dependent variable - occupancy factor and the independent variables - the total rooms, rooms sold, and the price of each room. This equation is then used to find the optimum values of independent variables that will give the highest occupancy rate.

This research is done in two phases, Phase I and Phase II and the details are given below:

Phase I

1. Collect the data for rooms from various hotels. (Fullerton Marriott at California State University and Willow Tree Lodge Hotels.)
2. Calculate the occupancy rate of rooms.
3. Derive the chosen probability density function from visual observation and check the adequacy for the occupancy rate using chi-square test (Ang & Tang, 2007; Kreyszig., 2011). The steps are stated below:
 - a. Get the minimum and maximum value of the occupancy rate.
 - b. Divide the room data into appropriate number of divisions.
 - c. Get the theoretical relative and cumulative frequency and plot the histogram and density function.
 - d. Divide the data into appropriate number of divisions and get number of samples falling in that range. This gives n_i values for each range.
 - e. Calculate corresponding theoretical frequency for the assumed distribution (based on visual observation) from standard expressions available in literature (Ang & Tang, 2007; Kreyszig, 2011). This gives e_i values for each range.
 - f. Get the sum of $(n_i - e_i)^2 / e_i$ values for each range using the following expression

$$\chi^2 = \sum_i (n_i - e_i)^2 / e_i \quad (1)$$
 Where i goes up to N , where N represents number of divisions into which the collected room data has been divided.
 - h. Determine the solution of the following equation

$$P(\chi^2 \leq c) = 1 - \alpha \quad (2)$$
 where α is the significance level. If χ^2 obtained is less than c , then, the chosen distribution from visual observation is correct. c is the value of the appropriate χ^2 distribution at the cumulative probability.
 - i. check the validity based on the using chi-square test.

Phase II

In this phase, a functional relation is derived between occupancy rate and the average temperature for that month using the concepts of regression analysis (Chapra and Canale, 2015). A linear equation is fitted as follows:

$$OR = a + b(T); \text{ in which OR is Occupancy rate and T is temperature} \tag{3}$$

The values of a and b are obtained from

$$a = \overline{OR} - b(\overline{T}) \tag{4}$$

where \overline{OR} and \overline{T} are the mean values of OR and T

$$b = \frac{n \sum OR_i T_i - \sum OR_i \sum T_i}{n \sum T_i^2 - (\sum T_i)^2} \tag{5}$$

(OR_i, T_i) is a set of paired observations and n is number of total observations

The adequacy of this fit is checked from the correlation coefficient (r) and the standard error of estimate (S_{OR/T}). The correlation coefficient is given as

$$r = \frac{n \sum OR_i T_i - (\sum T_i)(\sum OR_i)}{\sqrt{[n \sum T_i^2 - (\sum T_i)^2][n \sum OR_i^2 - (\sum OR_i)^2]}} \tag{6}$$

The standard error of the estimate is given as,

$$S_{OR/T} = \sqrt{\frac{S_r}{n-2}} \tag{7}$$

where

$$S_r = \sum_{i=1}^n (OR_i - a - bT_i)^2 \tag{8}$$

In this study instead of OR, a derived parameter called ANORM (Average number of occupied rooms per month) which is similar to OR is used that has larger probability values when plotting the pdf (probability distribution function).

RESULTS

Data from two sets of hotels were obtained. The probability density functions and histograms are shown in Figure 1 and Figure 2. The chi-square test values are shown in tables 1 and 2 for two hotels. The values of probabilities of OR >= various threshold values are shown in Tables 3 and 4.

Table 1: Results of the Chi Square Test for the Fullerton Marriott Hotel at California State University

xj	Frequency	Cumulative Frequency	Relative Frequency ~f(x)	φ((xj-μ)/σ)	ej	bj	(bj-ej)^2/ej
143.03 - 157.78	1	1	0.08	0.0046 - 0.0488	0.5862	1	0.29215
157.78 - 172.53	0	1	0.00	0.0488 - 0.2406	2.8867	0	2.88667
172.53 - 187.25	6	7	0.50	0.2406 - 0.5968	7.1620	6	0.18853
187.25 - 202.03	5	12	0.42	0.5968 - 0.8847	10.6162	5	2.97106
						Σ	6.33841

We choose α=%1. Since the number of intervals, K=4 and we estimated r=2 parameters and with K-r-1=1 degrees of freedom, We find c=6.63 as the solution of P(χ² <= c) = %99. Since based on the Table 1 χ²

$=6.33841 < c=6.63$, we accept the hypothesis and results satisfied the chi-square test indicating that this hotel data follows normal distribution.

Figure 1: Fullerton Marriott Hotel at California State University

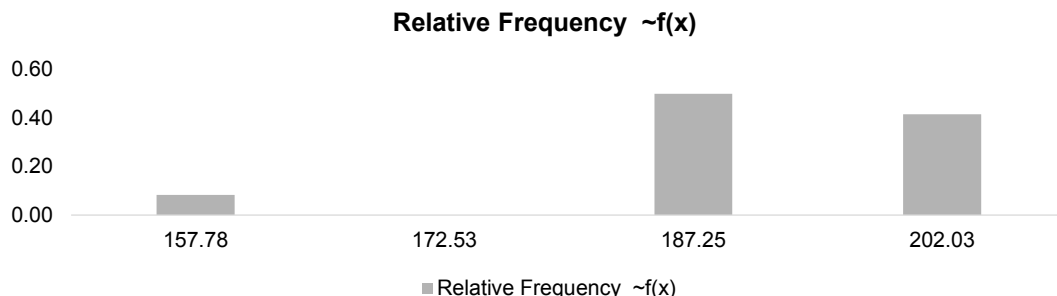
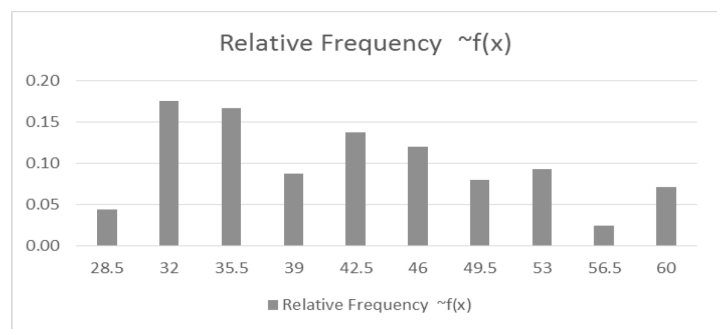


Table 2: Results of the Chi Square Test for the Willow Tree Lodge Hotel

x_j (Room Occupancy)	Frequency	Relative Frequency $\sim f(x)$	$\phi((x_j-\mu)/\sigma)$	e_j	b_j	$(b_j-e_j)^2/e_j$
25 - 28.5	16	0.04	0.0478 - 0.0993	18.7915	16	0.41469
28.5 - 32	64	0.18	0.0993 - 0.1828	30.4794	62	32.59733
32 - 35.5	61	0.17	0.1828 - 0.3002	42.8376	38	0.54631
35.5 - 39	32	0.09	0.3002 - 0.4431	52.1703	46	0.72976
39 - 42.5	50	0.14	0.4431 - 0.5940	55.0555	50	0.46422
42.5 - 46	44	0.12	0.5940 - 0.7319	50.3454	44	0.79975
46 - 49.5	29	0.08	0.7319 - 0.8412	39.8932	36	0.37993
49.5 - 53	34	0.09	0.8412 - 0.9162	27.3914	34	1.59441
53 - 56.5	9	0.02	0.9162 - 0.9609	16.2969	13	0.66697
56.5 - 60	26	0.07	0.9609 - 0.9839	8.4016	26	36.86239
					Σ	75.05576

Figure 2: Willow Tree Lodge Hotel



Similar analysis of results as shown for Table 1 indicated that the data did not satisfy the chi-square test for normal distribution for this the Willow Tree Lodge Hotel.

Table 3: Probability of occupancy rate for Fullerton Marriott Hotel at California State University with mean and standard deviation values of $\mu_{OR}=183.44$ and $\sigma_{OR}=15.49$

Threshold Value	P(OR>threshold Value)
161.6	0.920722
181.8	0.542159

Table 4: Probability of occupancy rate for Willow Tree Lodge Hotel with mean and standard deviation values of $\mu_{OR}=40.31$ and $\sigma_{OR}=9.19$

Threshold Value	P(OR>threshold Value)
48	0.201358
54	0.068156

Table 5 and Table 6 show the variation of dependent variable occupancy rate (OR) with temperature (T) for the two hotels.

Table 5: Fullerton Marriott Hotel at California State University

	Temperature (T)	Occupancy Rate (OR)
January	54.7	174.71
February	56.4	192.25
March	57.2	196.61
April	60.1	182.47
May	63.7	179.68
June	68	195
July	73.5	202.03
August	73.9	200.38
September	72.1	143.03
October	66.7	176
November	60.4	174.3
December	55.6	184.93
$\mu=$		183.4492
$\sigma=$		15.49898

Figure 1: Variation of OR with temperature for Fullerton Marriott Hotel

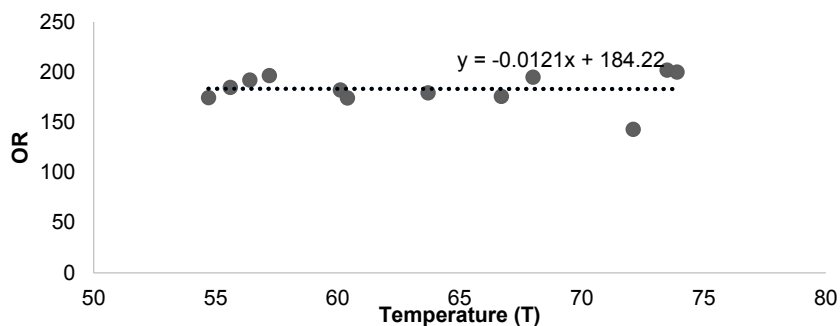
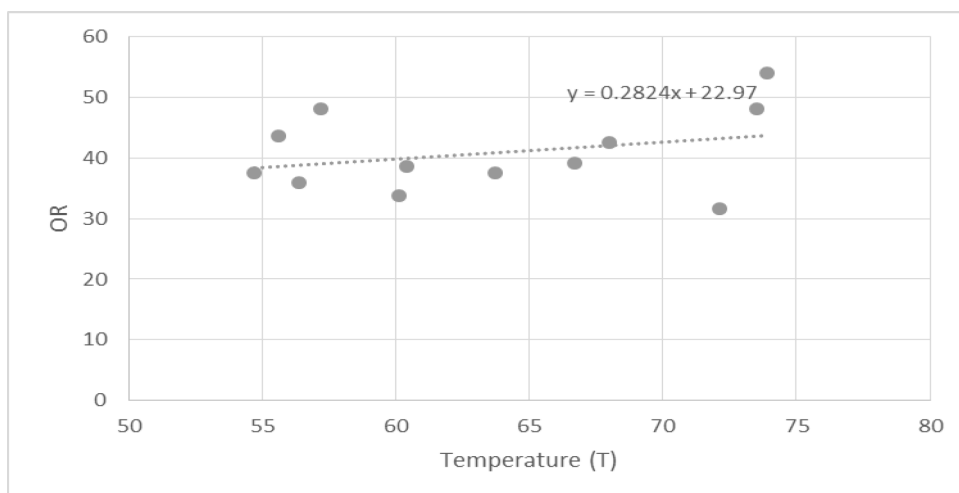


Table 6: Willow Tree Lodge Hotel

	Temperature (T)	Occupancy Rate (OR)
January	54.7	37.5
February	56.4	36
March	57.2	48.2
April	60.1	33.8
May	63.7	37.5
June	68	42.6
July	73.5	48.2
August	73.9	54
September	72.1	31.7
October	66.7	39.1
November	60.4	38.6
December	55.6	43.7
	$\mu =$	40.3
	$\sigma =$	9.19

Figure 2: Variation of OR with time for Willow Tree Lodge Hotel



Adequacy of the fitted equation (between Temperature and Occupancy Rate)

This is checked using the two standard adequacy tests available in literature (Ang and Tang, 2007) - the correlation coefficient (close to 1.0) and the standard error of estimate ($S_{OR/T} < SOR$).

Fullerton Marriott Hotel at California State University

$$S_{OR/T} = \sqrt{\frac{2882.53}{12-2}} = 16.97$$

$$S_{OR} = \sqrt{\frac{2882.622}{12-1}} = 16.19$$

$$r^2 = \frac{2882.622 - 2882.53}{2882.62} \approx 0$$

$$r = 0$$

$S_{OR/T} > S_{OR}$: The linear regression is not adequate for the data for Fullerton Marriot Hotel.

Willow Tree Lodge Hotel:

$$S_{OR} = \sqrt{\frac{479.62}{12-1}} = 6.60$$

$$S_{OR/T} = \sqrt{\frac{434.67}{12-2}} = 6.59$$

$$r^2 = \frac{479.62 - 434.67}{479.62} \approx .99$$

$$r = .99$$

In this case, since $S_{OR/T} < S_{OR}$ and r is close to 1, the linear regression is adequate fit for Willow Tree Lodge Hotel.

CONCLUSIONS

It is seen from the results obtained on the limited data of hotels that the random variable Occupancy Rate (OR) of one of the hotel followed normal distribution; not for second hotel. Further investigation is needed to determine the exact distribution. It has also been seen from the results that the occupancy rate is a linear function of temperature for Willow Tree Lodge Hotel while it is not for Fullerton Marriott Hotel. This implies that for the Willow Tree Lodge Hotel, there is very little seasonal effect on the occupancy rate. On the whole, the statistical tools have been applied to hotel industry. Additional factors such as the location of the hotel, the crime factor, and the financial situation of the people in the area need to be considered to develop a refined model and arrive at more realistic results.

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GLOBAL RISK FACTORS ASSOCIATED WITH OCCUPANCY FACTOR IN HOTELS

Chandrasekhar Putcha, California State University, Fullerton
Laura Liu, California State University, Fullerton

ABSTRACT

This paper is an extension of previous research (Putcha et al., 2015), dealing with financial determinants of optimal occupancy factor for hotels using the principles of probability theory. The previous paper by the first author of this paper uses the risk concepts for two hotels wherein normal distribution has been used as probability density function to describe the random behavior of the occupancy factor (random variable in this study). In this study, uniform distribution is also studied in addition and the results are compared. This paper is also interdisciplinary research paper. To determine a risk value for a particular event, the event has to be first formulated as a mathematical model for any given limit state. In this work, a mathematical equation is developed between the occupancy factor - a dependent variable and other independent variables such as the geographic zone, the financial status of the people near the vicinity of the hotel, number of rooms in the hotel and so on. Risk factors associated with occupancy factors less than certain threshold values are calculated. Risk factors associated with occupancy rates will be calculated for various standard hotels.

JEL: C1

KEYWORDS: Density Function, Normal Distribution, Uniform Distribution, Probability, Chi-Square Test

INTRODUCTION

The work reported in this paper is reported in two phases. Phase I deals with collection of data from hotels and analyzing it. Analysis entails plotting the relative frequencies of hotel data, establishing a probability density function (pdf), and checking its adequacy through chi-square test unlike the study done earlier (Putcha et al; 2015) where only normal distribution was considered. Phase II deals with establishing a function relation between the room occupancy for hotel and the temperature to study the seasonal effect. The probability values for normal distribution are calculated using the two methods of estimation of parameters. One method is traditional method of moments and the other is method of Maximum Likelihood Estimate (MLE). No significant difference is obtained in the results.

LITERATURE REVIEW

Research work on hotel room occupancy rate has been done in the past in this area (Fullerton et al., 2013). Choy (1985) provides forecasted and actual values of the hotel occupancy rate in Hong Kong. Similarly, there are other notable papers in this direction (Fullerton, 2001; Kimes, 1999). Brannas and Hellstrom (2002) and Kimes (1999) developed model for forecasting hotel-industry performance and accuracy in hotels. Law (1998) developed a model for predicting occupancy rate with neural network approach. Similarly, useful information about forecasting of hotel occupancy can be obtained from (Rajopadhye, 2001; Schwartz and Cohen, 2004; Yuksel, 2007). Similar interdisciplinary applications of the principal of probability and statistics have been reported by Putcha and Liu (2013).

METHODOLOGY

Scope of The Work

A mathematical model is developed as part of this study to calculate the occupancy factors for couple of hotels for various threshold values based on the room data collected for hotels. The study is done in two phases. As said earlier, in phase I, an appropriate density function is derived based on the room data for hotels. The adequacy of this density function is checked for both hotels using chi-square test. In phase II, a functional relationship is established between occupancy rate and temperatures. This is done to study the effect of various seasons on the occupancy rate. The adequacy of this equation is then checked by using the correlation coefficient and standard error of estimate. The correlation coefficient should be at least equal to 0.8, while the standard error of estimate (sy/x) should be less than the standard deviation of the dependent variable y (sy) where y is the occupancy factor. The adequacy of the chosen probability distribution is decided based goodness-of-fit tests available in literature. One of these tests is the chi-square test (Ang and Tang, 2007). A significance level of 1%- 5% is chosen to start with. Probabilities of various occupancy rates are then calculated for an acceptable threshold values of 0.8, 0.85 and 0.9 This is because while 100% occupancy factor is desirable from the point of view of the hotel, it is almost impossible to achieve in practice. The concept of regression analysis is used to get a function relation between the dependent variable -occupancy factor and the temperature. The analysis of this equation will indicate the seasonal effect on the occupancy factor.

Details of Research Study

The details of the actual research study are discussed below.

Phase I: The detailed steps for probabilistic analysis are explained by (Putcha et al, 2015; Kreyszig, 2011).

Phase II : In this phase, a functional relation is derived between occupancy rate and the average temperature for that month using the concepts of regression analysis (Chapra and Canale, 2015). A linear equation is fitted as follows:

$$OR = a + b (T); \text{ in which OR is Occupancy rate and T is temperature} \quad (3)$$

The values of a and b are obtained from

$$a = \overline{OR} - b(\overline{T}) \quad (4)$$

where \overline{OR} and \overline{T} are the mean values of OR and T

$$b = \frac{n \sum OR_i T_i - \sum OR_i \sum T_i}{n \sum T_i^2 - (\sum T_i)^2} \quad (5)$$

(OR_i , T_i) is a set of paired observations and n is number of total observations

The adequacy of this fit is checked from the correlation coefficient (r) and the standard error of estimate ($s_{OR/T}$). The correlation coefficient is given as

$$r = \frac{n \sum OR_i T_i - (\sum T_i)(\sum OR_i)}{\sqrt{[n \sum T_i^2 - (\sum T_i)^2][n \sum OR_i^2 - (\sum OR_i)^2]}} \quad (6)$$

The standard error of the estimate is given as,

$$S_{OR/T} = \sqrt{\frac{S_r}{n-2}} \tag{7}$$

where

$$S_r = \sum_{i=1}^n (OR_i - a - bT_i)^2 \tag{8}$$

In this study instead of OR, a derived parameter called ANORM (Average number of occupied rooms per month) which is similar to OR is used that has larger probability values when plotting the pdf (probability distribution function).

RESULTS

The analysis of data obtained from two hotels is done using two oft used distributions – normal and uniform distribution. The probability density functions and histograms are shown in Fig. 1 and Fig. 2. The chi-square test values are shown in tables 1 and 2 for two hotels. The values of probabilities of OR >= various threshold values are shown in Tables 3 and 4. Unlike in the paper (Putcha et al., 2015), finer model is considered in this study for Willow Tree Lodge hotel and both normal and uniform distribution are considered.

Table 1: Results of the Chi Square Test for the Fullerton Marriott Hotel at California State University (Putcha et al.; 2015)

xj	Frequency	Cumulative Frequency	Relative Frequency ~f(x)	$\phi((xj-\mu)/\sigma)$	ej	bj	$(bj-ej)^2/ej$
143.03 - 157.78	1	1	0.08	0.0046 - 0.0488	0.5862	1	0.29215
157.78 - 172.53	0	1	0.00	0.0488 - 0.2406	2.8867	0	2.88667
172.53 - 187.25	6	7	0.50	0.2406 - 0.5968	7.1620	6	0.18853
187.25 - 202.03	5	12	0.42	0.5968 - 0.8847	10.6162	5	2.97106
						Σ	6.33841

We choose $\alpha=1\%$. Since the number of intervals, $K=4$ and we estimated $r=2$ parameters and with $K-r-1=1$ degrees of freedom, we find $c=6.63$ as the solution of $P(\chi^2 \leq c) = 99\%$. Since based on the Table 1, where, $\chi^2=6.33841 < c=6.63$, we accept the hypothesis and results satisfied the chi-square test indicating that this hotel data follows normal distribution (Putcha et al., 2015).

Figure 1: Fullerton Marriott Hotel at California State University (Putcha et al., 2015)

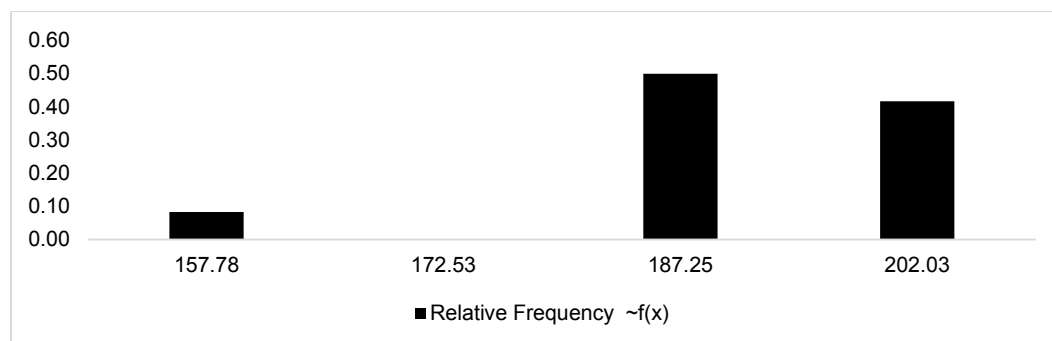
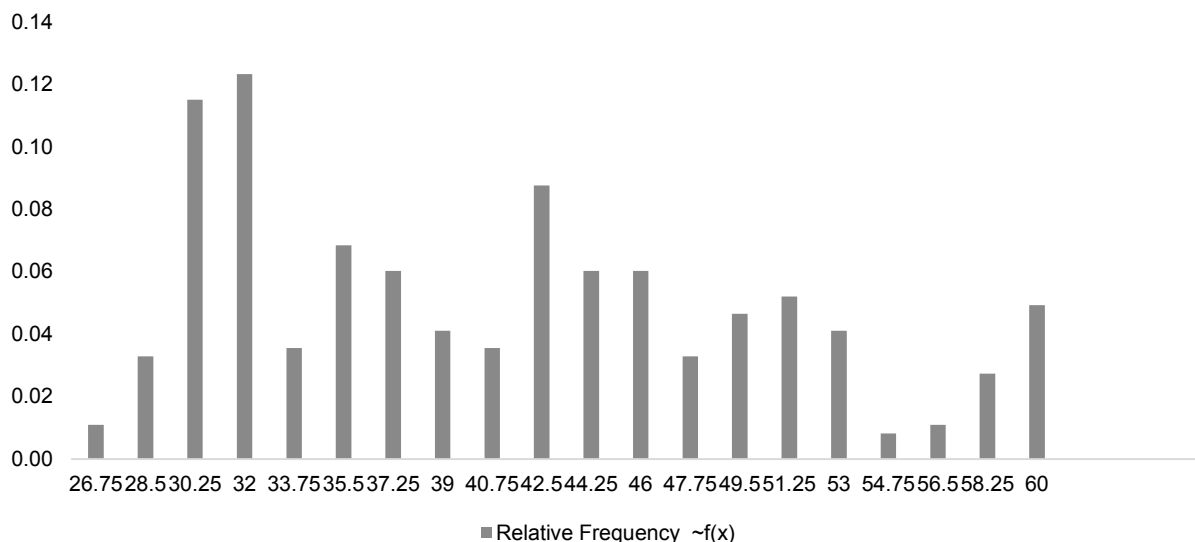


Table 2: Results of the Chi Square Test for the normal distribution for Willow Tree Lodge Hotel

xj	Frequency	Cumulative Frequency	Relative Frequency $\sim f(x)$	$\Phi((xj-\mu)/\sigma)$	ej	bj	$(bj-ej)^2/ej$
25 - 26.75	4	4	0.01	0.0480 - 0.0702	8.1074	4	2.08091
26.75 - 28.5	12	16	0.04	0.0702 - 0.0996	10.7263	12	0.15125
28.5 - 30.25	42	58	0.16	0.0996 - 0.1371	13.6873	42	58.56605
30.25 - 32	45	103	0.28	0.1371 - 0.1832	16.8455	45	47.05568
32 - 33.75	13	116	0.32	0.1832 - 0.2380	19.9963	13	2.44786
33.75 - 35.5	25	141	0.39	0.2380 - 0.3007	22.8936	25	0.19380
35.5 - 37.25	22	163	0.45	0.3007 - 0.3700	25.2801	22	0.42560
37.25 - 39	15	178	0.49	0.3700 - 0.4438	26.9242	15	5.28102
39 - 40.75	13	191	0.52	0.4438 - 0.5195	27.6571	13	7.76765
40.75 - 42.5	32	223	0.61	0.5195 - 0.5946	27.4012	32	0.77183
42.5 - 44.25	22	245	0.67	0.5946 - 0.6663	26.1837	22	0.66849
44.25 - 46	22	267	0.73	0.6663 - 0.7324	24.1320	22	0.18835
46 - 47.75	12	279	0.76	0.7324 - 0.7912	21.4513	12	4.16418
47.75 - 49.5	17	296	0.81	0.7912 - 0.8416	18.3914	17	0.10526
49.5 - 51.25	19	315	0.86	0.8416 - 0.8833	15.2080	19	0.94548
51.25 - 53	15	330	0.90	0.8833 - 0.9165	12.1292	15	0.67948
53 - 54.75	3	333	0.91	0.9165 - 0.9421	9.3302	3	4.29479
54.75 - 56.5	4	337	0.92	0.9421 - 0.9610	6.9223	4	1.23364
56.5 - 58.25	10	347	0.95	0.9610 - 0.9746	4.9534	10	5.14154
58.25 - 60	18	365	1.00	0.9746 - 0.9840	3.4187	18	62.19196
						Σ	204.35483

Figure 2: Willow Tree Lodge Hotel



Similar analysis of results as shown for Table 1 indicated that the data did not satisfy the chi-square test for normal distribution for Willow Tree Lodge Hotel. Hence, uniform distribution is also studied as a possible pdf for the hotel data. The calculation for chi-square test for the chosen pdf is shown in Table 3.

Table 3: Results of the Chi Square Test for the Uniform Distribution for Willow Tree Lodge Hotel

xj	Frequency	Cumulative Frequency	Relative Frequency $\sim f(x)$	Probability	ej	bj	$(b_j - e_j)^2 / e_j$
25 - 26.75	4	4	0.01	0.06	20.0823	4	12.87902
26.75 - 28.5	12	16	0.03	0.06	20.0823	12	3.25279
28.5 - 30.25	42	58	0.12	0.06	20.0823	42	23.92084
30.25 - 32	45	103	0.12	0.06	20.0823	45	30.91736
32 - 33.75	13	116	0.04	0.06	20.0823	13	2.49767
33.75 - 35.5	25	141	0.07	0.06	20.0823	25	1.20423
35.5 - 37.25	22	163	0.06	0.06	20.0823	22	0.18313
37.25 - 39	15	178	0.04	0.06	20.0823	15	1.28620
39 - 40.75	13	191	0.04	0.06	20.0823	13	2.49767
40.75 - 42.5	32	223	0.09	0.06	20.0823	32	7.07248
42.5 - 44.25	22	245	0.06	0.06	20.0823	22	0.18313
44.25 - 46	22	267	0.06	0.06	20.0823	22	0.18313
46 - 47.75	12	279	0.03	0.06	20.0823	12	3.25279
47.75 - 49.5	17	296	0.05	0.06	20.0823	17	0.47308
49.5 - 51.25	19	315	0.05	0.06	20.0823	19	0.05833
51.25 - 53	15	330	0.04	0.06	20.0823	15	1.28620
53 - 54.75	3	333	0.01	0.06	20.0823	3	14.53046
54.75 - 56.5	4	337	0.01	0.06	20.0823	4	12.87902
56.5 - 58.25	10	347	0.03	0.06	20.0823	10	5.06181
58.25 - 60	18	365	0.05	0.06	20.0823	18	0.21591
						Σ	123.83524

The uniform distribution also didn't satisfy the chi-square test. The seasonal effect on occupancy rate is studied and reported by Putcha et al. (2015). In that study, the probability values for $OR \geq$ certain pre-assigned practical threshold values are calculated. It was reported that Fullerton hotel there is little seasonal effect while in the case of Willow-tree lodge hotel the results were inconclusive. Table 5 and Table 6 show the variation of dependent variable occupancy rate (OR) with temperature (T) for the two hotels.

Table 4: Probability of occupancy rate for Fullerton Marriott Hotel at California State University with mean and standard deviation values of $\mu_{OR}=183.44$ and $\sigma_{OR}=15.49$ (Putcha et al., 2015)

Threshold Value	P(OR>threshold Value)
161.6	0.920722
181.8	0.542159

Table 5: Probability of occupancy rate for Willow Tree Lodge Hotel with mean and standard deviation values of $\mu_{OR}=40.31$ and $\sigma_{OR}=9.19$ (Putcha et al., 2015)

Threshold Value	P(OR>threshold Value)
48	0.201358
54	0.068156

Maximum Likelihood Estimate (MLE) of Normal distribution parameters: Since the room occupancy data for Fullerton Marriott hotel satisfied normal distribution (using method of moments), Maximum Likelihood Estimate for normal distribution is also calculated and the probabilities are calculated again. The parameters of normal distribution are estimated as follows (Rosenkrantz, 1997). A normal distribution density function can be expressed as follows

$$f(x, \mu, \sigma) = \frac{1}{\sigma\sqrt{2\pi}} \exp\left(\frac{-1}{2} \left(\frac{x-\mu}{\sigma}\right)^2\right), -\infty < x < \infty \quad (9)$$

Taking logarithm of above equation one can get the following equation

$$L(x, \mu, \sigma^2) = \frac{1}{\sigma^n(2\pi)^{\frac{n}{2}}} \exp\left(\frac{-1}{2\sigma^2} \sum_{1 \leq i \leq n} (x_i - \mu)^2\right) \quad (10)$$

Taking logarithm from both sides of equation 1 we have,

$$\ln(L(x, \mu, \sigma^2)) = \ln\left(\frac{1}{\sigma^n(2\pi)^{\frac{n}{2}}} \exp\left(\frac{-1}{2\sigma^2} \sum_{1 \leq i \leq n} (x_i - \mu)^2\right)\right) \quad (11)$$

$$= -n \ln(\sigma) - \frac{1}{2\sigma^2} \sum_{1 \leq i \leq n} (x_i - \mu)^2 - \frac{n}{2} \ln(2\pi) \quad (12)$$

and then

$$\frac{\partial \ln L}{\partial \mu} = \frac{1}{\sigma^2} \sum_{1 \leq i \leq n} (x_i - \mu) = 0 \quad (13)$$

$$\frac{\partial \ln L}{\partial \sigma} = -\frac{n}{\sigma} + \frac{1}{\sigma^3} \sum_{1 \leq i \leq n} (x_i - \mu)^2 = 0 \quad (14)$$

and solution for the above equations will be

$$\bar{\mu} = \bar{x} \quad (15)$$

$$\sigma^2 = \frac{1}{n} \sum_{1 \leq i \leq n} (x_i - \mu)^2 \quad (16)$$

The results don't change much as the estimate of variance for MLE is (n-1)/n of the value obtained by method of moments (Rosenkrantz, 1997). This works out to be 0.995.

CONCLUSIONS

A mathematical analysis of hotel data is provided with respect to the important parameter of occupancy factor. Two sets of hotels are studied. For one of the hotels – Fullerton Marriott hotel, the data followed a normal distribution. In the case of the second hotel – Willow Tree Lodge Hotel both normal distribution didn't fit the probability density function (pdf). Further investigation of the data is needed to establish a correct pdf. In addition, concepts of regression analysis are used to develop a functional relation between occupancy rate (OR) and temperature for various months of the year to study seasonal effect. It is found that for Fullerton Marriot hotel, there is little seasonal effect. Conclusions could not be drawn for Willow Tree Lodge hotel. Additional investigation is needed in this aspect. The important thing is that a procedure for mathematical analysis of data for occupancy rate (OR) has been developed as part of this research. This analysis will help managers in the hotel industry as well as researchers in the field of hospitality industry.

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TRADE OPENNESS AND ECONOMIC GROWTH EMPIRICAL INVESTIGATION

Rajeh Alragas, Swansea University, UK
T.K. Mishra, Swansea University, UK
Mamata Parhi, Swansea University, UK
Osman Ouattara, Manchester University, UK

ABSTRACT

This paper examines the impact of trade openness on economic growth using a new measure of trade openness proposed by Squallini and Wilson (2011). In contrast to the vast majority of the existing literature, the new measure of trade openness accounts for not only the country trade share of its GDP but also the relative size of the country's trade compared to the world trade in a given year. Using this innovative way to measure openness, the current essay examines the impact of trade openness on economic growth. We use data set includes 182 countries and covers the period from 1971 to 2011. We employ the Common Correlated Effects Mean Group (CCEMG) estimator developed by Pesaran (2006) and applied Cavalcanti et al. (2011) which takes into consideration the heterogeneity nature of world countries.

JEL: F140

KEYWORDS: Trade Openness, Economic Growth, Common Correlated Effects Mean Group (CCEMG) Estimator

INTRODUCTION

The relationship between openness and the level of national growth is a highly debated topic in the empirical literature. Although some recent advances reinforce a positive impact of openness on economic growth, it is still in doubt how robust are these estimates. A possible reason for this is the lack of a clear definition of the trade openness and how to measure it. Most studies use, as a proxy for trade openness, the ratio of the sum of export and imports (both goods and services) divided by the GDP at constant or current prices, often called 'trade openness ratio'. Our intention in this paper is to address the relation between trade openness with a new measure and economic growth. We use the Common Correlated Effects Mean Group (CCEMG) estimator to investigate the relationship and deal with the heterogeneity nature of world countries.

LITERATURE REVIEW

Most of the empirical studies on the link between openness and growth acknowledge a positive relationship in spite of the methodologies and trade openness proxies being used. For instance, Wacziarg (2001) finds that trade openness has a positive and significant impact on economic growth in a panel of 57 countries over the period 1970-1989. Similarly, Irwin and Tervio (2002) even after controlling for endogeneity, find a positive relationship between openness and growth in the interwar and the post-war periods. Vamvakidis (2002) uses historical data for the period 1870-1990 and concludes that the positive openness-growth relationship is rather a recent phenomenon, mainly driven by the world trade expansion. No significant positive relationship was found for the period before 1970, whilst the period 1970-1990 showed a significant positive effect of trade openness on economic growth. Furthermore, Salinas and Aksoy (2006) apply multivariate fixed effects estimations to examine the link during pre and post trade liberalisation periods and conclude that the post-liberalisation period saw an increase in the economic growth of about 1.2 percentage points higher than the pre-liberalisation period. Brunner (2003) uses a

dynamic panel data model to study the impact of trade openness on the level of national income and growth for a sample of 125 countries for the period 1960-1992. He concludes that trade openness has a significant large effect on the level of national income, but small and non-robust effect on income growth. Chang *et al.* (2009) draw a similar conclusion using data for 22 developed and 60 developing countries over the period 1960-2000. The authors also reveal that the positive association can be further significantly enhanced, if trade liberalisation is combined with flexible labour markets stable inflation rates and improved public infrastructure. Addressing the potential endogeneity of trade openness, Lee *et al.* (2004) investigate the relationship for a sample of 100 countries during the period of 1961 to 2000. The authors conclude that trade openness has an increased economic growth impact for these countries, although the effect is found to be small in magnitude. A more recent study by Sarkar (2008) employs a panel-data from 51 less developed countries LDCs for the period 1981-2002 and concludes that countries with higher trade shares tended to experience a higher real growth. Villaverde and Maza (2011), using globalisation as an indication of trade openness, also find a positive relationship over the period 1970-2005.

Measuring Trade Openness

The new trade measure, which this paper uses to address the relation between trade openness and economic growth, is the Composite Trade Share CTS, which is introduced by Squalli and Wilson (2011). The CTS include more information about the country's contribution to the global economy and its influential impact on the world economy. That is, the current study constructs and tests the CTS as a new measure of trade openness, and uses such a measure to re-examine the trade-growth nexus. The CTS can be presented as follows.

$$CTS_i = \frac{(X + M)_i}{\frac{1}{n} \sum_{j=1}^n (X + M)_j} \frac{(X + M)_i}{GDP_i}$$

The innovation in the CTS measure of trade openness arises from the fact that coherently incorporates two dimensions of a country's ties with the outside world. In particular, SW have considered not only the country's trade to GDP ratio but also its substantial interaction and interconnectedness with the rest of the world. More specifically, the CST includes two factors; the proportion of a given country's total income generated by international trade and the relative importance of that country's contribution in the world trade. According to SW, the CTS, in contradiction with the conventional measures of trade openness is able to capture the actual, rather than potential, trade flows.

METHODOLOGY

In order to examine the growth-openness nexus, the current study follows an augmented neoclassical production function, which is adopted in similar studies such as Frankel and Romer (1999), Thomas G.(2012), Herzer, D. (2013) and Sakyi D. *et. al.* (2012). In this context, we employ a bivariate model in which we regress the per capita growth of income on trade openness measured by the CTS. We start off with the following equation.

$$\ln Y_{it} = \alpha_i + \beta \ln x_{it} + \varepsilon_{it} \quad (1)$$

Where $t=1,2,\dots,T$ and $i=1,2,\dots,N$, Y real gross domestic product per capita, x denotes openness trade measured by the CTS, both variables are log-transformed, α_i the country-specific fixed effects, β parameter related to trade openness and ε_{it} an error term. Two estimation issues arise from the above model, namely parameter heterogeneity and cross-section dependence. In order to cope with these econometric issues, Pesaran (2006) proposed a new technique called Common Correlated Effects Mean Group (CCEMG). The CCEMG assumes random slope coefficients, which are independent and identically

deviate from their respective averages. According to Pesaran (2006), the core idea here is to filter the individual specific regressors with the help of cross-section aggregates and as the number of cross sections goes to infinity the differential effects of unobserved common factors will be trivial. To elaborate more on the CCEMG estimator, consider the following linear heterogeneous panel specification:

$$y_{it} = \alpha_i + \beta_i x_{it} + \varepsilon_{it} \quad (2)$$

Where β_i is country-specific parameter for country i . In order to address the cross-sectional dependencies, Pesaran (2006) assumes that the error term in Eq. (2) follows a multifactor structure defined as follows.

$$\varepsilon_{it} = \gamma_1 f_t + u_{it} \quad (3)$$

Where f_t is a $m \times 1$ vector of unobserved common effects, which are allowed to be serially correlated. In addition, Kapetanios et al., 2011 show that the f_t in the above equation could be stationary or non-stationary. They could even be correlated with trade openness, see Holly et al., 2010; Cavalcantiet al., 2011. The u_{it} term represents a country specific error and allowed to be weekly dependent across i and serially correlated over t . Since x_{it} are assumed to be correlated with unobserved effects f_t , it follows that

$$x_{it} = \eta_i + \xi_i f_t + v_{it} \quad (4)$$

Where ξ_i is a $k \times 1$ vector of factor loadings, and v_{it} is the error term, which is assumed to be identically and distributed independently of f_t and u_{it} . Finally, to obtain the CCEMG, one needs to have N country regression equations, each of which contains the cross-section average terms for y and x as follows.

$$y_{it} = \alpha_i + \beta_i x_{it} + b_{i0} \bar{y}_{it} + b_{i1} \bar{x}_{it} + \varepsilon_{it} \quad (5)$$

Where \bar{y}_{it} and \bar{x}_{it} are the cross-sectional averages and only serve as proxies for the common factors and may not have any interpretable meaning (see Pesaran, 2006). The coefficient of interest is computed as the simple average of the N countries:

$$\hat{\beta}_{CCEMG} = N^{-1} \sum_{i=1}^N \hat{\beta}_i \quad (6)$$

Thus, our estimator is just the average value of the country-specific slopes, which reflects the long-run relationship between trade openness and per capita income. According to Pesaran (2006), the short-run dynamics and their adjustment to the long run across countries are accommodated through the error term ε_{it} , which has a multifactor error structure as explained in Eq (3). Our model specification in Eq(2) can now be expressed with the multifactor error structure as follows:

$$\ln Y_{it} = \alpha_i + \beta_i \ln OPEN_{it} + b_{i0} \overline{\ln Y}_{it} + b_{i1} \overline{\ln OPEN}_{it} + \varepsilon_{it} \quad (7)$$

Where $\overline{\ln Y}_{it}$ and $\overline{\ln OPEN}_{it}$ are proxies for the unobserved common factors

Data

To perform a broad panel analysis of a large number of countries and over a long period, we use a balanced panel dataset containing 182 countries over the period 1971-2011. Our analysis is based on two variables extracted from the Penn World Table 8.0 provided by Heston et al. (2013). Trade openness is measured by the CTS as proposed by SW(2011). The per capita GDP measured in constant prices and in international dollar per person.

RESULTS

For the comparison of the results, we also compute the traditional mean group (MG) estimates of Eq. (2), which does not take account of cross-section dependence by assuming independent errors. Table (1) contains the results from MGCCE estimation accounting for both heterogeneity and cross section dependence present in the data. As the table shows these results indicate that trade openness has a significant and positive impact on GDP per capita. According to the results presented in Table (1), the long-run relationship between trade openness and the level of income is positive and highly significant in both estimators. However, we observe, on the one hand, that the mean coefficient β is much bigger in the CCEMG estimate than in the MG. Moreover, the CCEMG estimator has led to a significant reduction of cross-section dependence inherent in Eq. (2), and thus provides us with the true mean coefficient β . According to Table (1), the coefficient of openness that estimated by MGCCE is positive and statistically significant, which means a one percent increase in the CTS on average, a statistically significant increase in per capita income about 0.41 per cent.

Table 1: Estimates of the Long Run Impact of OPENNESS on GDP Per Capita Using Panel Heterogeneous Estimator MG And CCEMG

Dependent Variable : GDP Per Capita				
	MG	MG	MGCCE	MGCCE
openness	0.03** (0.008)	0.02** (0.01)	0.415*** (0.021)	0.403*** (0.02)
Trend	No	Yes	No	Yes
No. of Obs	7462	7462	7462	7462
No. of countries	182	182	182	182
CDtest statistic	151.4***		18.23***	

Note: Standard errors are reported in parenthesis. ***, **, *denote rejection of the null hypothesis at the 1%, 5% and 10% significance level, respectively. The CD test statistics are Pesaran (2004) CD test on the residuals of MG and CCEMG estimates.

CONCLUSION

The present paper investigates the dynamic relationship between Trade Openness and economic growth of 182 countries over the period 1970-2010. A new measure of trade openness is constructed following the approach developed by Squalli and Wilson (2011). For estimation purposes, we have employed heterogeneous panel cointegration techniques that are robust in the presence of non-stationarity, endogeneity and cross-section dependence, which offers more reliable results than conventional approaches. The main conclusions of the paper are that there is a significant long-run relationship between trade openness and economic growth.

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THE EFFECT OF ACCOUNTING INFORMATION AND CORPORATE GOVERNANCE MECHANISMS ON DEBT COVENANTS- AN APPLIED STUDY ON FIRMS LISTED IN THE EGYPTIAN STOCK MARKET

Kamal El Din Mostafa El Dahrawy, Alexandria University
Mohamed Mohamed Abd El Ghany, Alexandria University
Osama Magdy Fouad Mohamed, Alexandria University

ABSTRACT

This study suggests a model for the effect of accounting information and corporate governance mechanisms on public and private debt covenants of firms listed in the Egyptian stock market. In particular, the model includes three main variables of accounting information: change in net cash flows from operating activities; change in earnings before extraordinary items; accounting disclosure levels and ten corporate governance mechanisms: board size; experience; meetings; independence; duality of chief executive officer (CEO), independence of audit committee; its size; its experience; the existence of big 4 auditors; number of blockholders. The research sample comprised of 66 observations of firms who issued bonds or were granted bank loans in the period from 2003 through 2013. The results of multiple regression analyses show the model is useful in explaining the changes in the design of debt covenants.

JEL: G340, M410

Keywords: Debt Covenants, Corporate Governance Mechanisms, Accounting Information, Private Debt, Public Debt

INTRODUCTION

Debt covenants play a vital role in mitigating agency problems those results from the conflict of interest between shareholders and creditors. Previous studies (e.g. Armstrong et al., 2010; Nikolaev, 2010; Gamba and Triantis, 2013) showed that the objective of debt covenants is to limit the management actions that increase the shareholders' equity at the expense of decreasing the value of external debts. Those covenants can take many forms such as: restrictions on dividends; working capital; merger activities; investments in other firms; additional debts; assets liquidation. The accounting information provided by the financial statements and financial reports plays an important role in the design of public and private debt covenants, as it enables creditors whether bondholders or banks to make credit decisions. There is no doubt that the provision of accounting information is not a goal by itself, but it should have useful information content. Prior studies had provided evidence that accounting information including cash flows, accounting profit, and accounting disclosure level can provide a strong explanation for the changes in the design of public and private debt terms to a great extent. Importance of cash flows for the lenders is highlighted in making their credit decisions. Cash flows indicate the extent of the project's ability to continue, and facilitates the prediction of future distributions and the repayment of loans and credit.

The bankruptcy of many big firms in the recent financial crisis creates an increasing need for high quality accounting information to reconstruct the confidence of investors in financial reporting. This can be done by enforcing corporate governance mechanisms. The relationships between corporate governance mechanisms and debt covenants design have been examined in prior research (e.g. Bradley and Chen, 2011; Jiang and Zho, 2011; Abubakar et al., 2012; Aldamen and Duncan, 2012; Chen, 2012; Fields et al., 2012; Francis et al., 2012; Mande et al., 2012) and found that the effective application of those mechanisms results in a decrease in debt covenants. There are discrepancies in the results of previous studies which dealt with the impact of corporate governance mechanisms on the private debt covenants, many studies have agreed that banks rely heavily on corporate governance mechanisms when designing

debt contracts, where the findings of these studies revealed that strong corporate governance mechanisms result in lower cost of debt indicating the existence of a negative significant correlation between the quality of corporate governance mechanisms and the imposition of debt covenants in private debt contracts. Hence, the research problem can be phrased in four questions as follows:

Does the change in net cash flows from operating activities affect the debt covenants that are imposed in the public and private debt contracts of the firms listed in the Egyptian stock market?

Does the change in net profit before extraordinary items affect the debt covenants that are imposed in the public and private debt contracts of the firms listed in the Egyptian stock market?

Does accounting disclosure level affect the debt covenants that are imposed in the public and private debt contracts of the firms listed in the Egyptian stock market?

Does corporate governance mechanisms affect the debt covenants that are imposed in the public and private debt contracts of the firms listed in the Egyptian stock market?

In this study, the researchers depend on three main theories: agency theory of covenants; contract theory; opportunistic theory. The objective of the study is to highlight the role of accounting information and corporate governance mechanisms in the interpretation of changes in the design of the debt covenants that are imposed in the public and private debt contracts of the companies listed in the Egyptian stock market. The importance of this study can be addressed along two aspects: the research can provide additional contribution to the accounting literature in general, and especially in Egypt, by presenting appropriate analysis of the Egyptian environment which has unique characteristics. Also, this study would benefit lenders (banks and bondholders) in making credit decisions. As they rely on accounting information and corporate governance mechanisms when designing the debt covenants that are imposed in the public and private debt contracts. This study contributed to the literature by constructing a comprehensive model for addressing multiple factors affecting the design of debt covenants measured by not only pricing terms (i.e. interest rate or cost of debt) but also non-price terms by making an index containing 109 terms.

Literature Review and Hypothesis Development

Prior studies can be classified into five categories as follows:

First: The effect of corporate governance mechanisms on public debt covenants. Many previous studies (e.g. Bhojraj and Sengupta, 2003; Klock et al., 2005; Skaife et al. 2006; Cremers et al., 2007; Robicheaux et al., 2007; Blom and Schauten, 2008; Bradley et al., 2008; Bradley and Chen, 2011; Chen, 2012) investigated the effect of corporate governance on public debt covenants, they agreed on the existence of a significant negative association between corporate governance mechanisms and public debt covenants. In addition, two of these studies (Bhojraj and Sengupta, 2003 and Skaife et al. 2006) found a significant positive association between corporate governance mechanisms and firms' credit rating. Also, Skaife et al. 2006 found a significant positive association between the number of blockholders and public debt covenants. Moreover, they found a significant positive association between the quality of earnings; working capital; accounting accruals and firms' credit rating. Finally, they found a significant negative association between the quality of earnings; working capital; accounting accruals and public debt covenants. Furthermore, the studies of Bhojraj and Sengupta, 2003 and Blom and Schauten, 2008 found a significant negative association between firm size and cost of debt. The researchers in previous studies show an agreement on the impact of corporate governance mechanisms on public debt covenants. The researchers argue that the bondholders rely very heavily on corporate governance mechanisms in the reduction of agency problems.

Second: The effect of corporate governance mechanisms on private debt covenants. Many previous studies (e.g. Baird and Rasmussen, 2006; Francis et al., 2006; Jiraporn and Kitsabunnarat, 2007; Chava et al., 2009; Ivashina et al., 2009;; Bagnoli et al. 2011; Jiang and Zho, 2011; Fields et al. 2012; Francis et al. 2012; AbuBakar et al., 2012;

Anantharaman et al., 2013) investigated the effect of corporate governance on Private debt covenants, they agreed on the existence of a significant negative association between corporate governance mechanisms and Private debt covenants. While the study of (Jiraporn and Kitsabunnarat, 2007) where found a non-significant association between corporate governance mechanisms and Private debt covenants.

Third: The effect of corporate governance mechanisms on public and private debt covenants Many previous studies (e.g. Day and Taylor, 1998; Chan-lau, 2001; Anderson et al., 2003; Anderson et al., 2004; Day and Taylor, 2004; Litov, 2005; Anderson et al., 2006; Davidson et al., 2006; Byun, 2007; Ellul et al., 2007; Funchal et al., 2008; Sarkar and Sarkar, 2008; Mcknight and Weir, 2009; Piot and Piera, 2009; Armstrong et al., 2010; Bozec and Bozec, 2011; Lorca and Ballesta, 2011; Mao, 2011; Aldamen and Duncan, 2012; Farooq and Derrabi, 2012; Frantz and Instefjord, 2012; Li et al., 2012; Mande et al., 2012; Ramly, 2013; Yu et al., 2013) investigated the effect of corporate governance on public and private debt covenants, they agreed on the existence of a significant negative association between corporate governance mechanisms and public and private debt covenants. Where the study Piot and Piera, 2009 found the presence of an independent audit committee makes no difference on the cost of debt, suggesting that financial reporting and accounting quality are not of prime interest to debtholders in the French setting. A study Li et al., 2012 found corporate governance mechanisms have less explanatory ability in the interpretation of the terms of Private debt covenants.

Fourth: The effect of cash flows on public and private debt covenants The researchers found there is a dearth very large in previous studies on the effect of cash flows on public and private debt covenants, which represents the contribution of researchers to present the effect of this variable on public and private debt covenants. Two previous studies (e.g. Begley and Freedman, 2004; Demerjian, 2011) found accounting-based covenants included in recent public and private debt contracts tend to focus more on cash flow numbers and less on balance sheet measures of leverage than in the past. The evidence presented here suggests that recently executed public and private debt covenants provide little incentive for managers to manipulate accounting numbers.

Fifth: The effect of accounting earnings on public and private debt covenants Many previous studies (e.g. Crabtree and Maher, 2005; Demerjian, 2007; Jiang, 2008; Li, 2010; Amiram, 2011; Hasan et al, 2012; Ismail, 2014) investigated the effect of accounting earnings on public and private debt covenants. Crabtree and Maher, 2005 found that the degree of predictability of a firm's earnings is positively associated with a firm's bond rating. Moreover, earnings predictability is also documented to be negatively associated with the offering yield. Importantly, bond rating classification accuracy is improved when specific measures of a firm's earnings predictability are added to a robust model. In addition, Demerjian, 2007 found that contracts of borrowers with positive earnings, high profitability, and low volatility earnings are likely to include covenants measured with earnings, such as coverage or debt to cash flow. Debt contracts of borrowers with losses, low profitability, and highly volatile earnings are likely to include covenants measured with shareholders' equity, such as net worth. Additionally, deals with revolving lines of credit are likely to contain leverage covenants, and those for borrowers with high levels of working capital are likely to contain current ratio covenants. Furthermore, Jiang, 2008 found that firms beating earnings benchmarks have a higher probability of rating upgrades and a smaller initial bond yield spread. Amiram, 2011 found that the positive relation between the accounting-based expected loss given default and contract terms is higher when probability of default, managerial entrenchment, or accounting information precision are higher. Moreover, Hasan et al, 2012 found that firms with more predictable earnings have more favorable loan terms, such as lower interest rates, longer maturities, and fewer covenants and collateral requirements. In addition, Ismail, 2014 found that profitable firms with growth options are likely to include financial covenants on their syndicated private debt Based on the above-mentioned discussion, the following main hypothesis can be developed:

H1: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the debts covenants in both public and private debt contracts. This main hypothesis can be subdivided into the following six detailed hypotheses: H1a: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price terms measured by interest rate in the private debt contracts.

H1b: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price terms measured by interest rate in the public debt contracts.

H1c: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the non-price terms in the private debt contracts.

H1d: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the non-price terms in the public debt contracts

H1e: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price and non-price terms in the private debt contracts.

H1f: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price and non-price terms in the public debt contracts.

DATA AND METHODOLOGY

The sample of the study is comprised of 66 observations of firms who issued bonds or were granted bank loans in the period from 2003 through 2013. It was divided into two categories; 35 firms issued bonds and 31 firms were granted bank loans. The research data were obtained from the annual disclosure book of the Egyptian stock exchange, National Bank of Egypt, Egypt for Information Dissemination (eg/ID). The researchers analyzed data depending on the statistical program SPSS, and we use the multiple regression analysis. The independent variables are: First, accounting information using the following indicators: Change in net cash flows from operating activities measured by:

$$\frac{\text{Net cash flows from operating activities of the Company (I) during the period (t)}}{\text{Net cash flows from operating activities of the Company (I) during the period (t-1)}}$$

Change in earnings before extraordinary items measured by:

$$\frac{\text{Net earnings before extraordinary items of the Company (I) during the period (t)}}{\text{Net earnings before extraordinary items of the Company (I) during the period (t-1)}}$$

accounting disclosure levels measured by the number of factors disclosed in the financial statement out of an index of 160 factor developed by Akhtaruddin, 2005. Second, corporate governance mechanisms using the following indicators: **1- Board Size:** score 1 (for good governance) if the size of a firm's board is less than the sample median, and 0 otherwise. **2- Board Experience:** score 1 (for good governance) if the board of directors of the company has experience of more than 10 years, and 0 otherwise. **3- Board Meetings:** score 1 (for good governance) if the number of meetings of the board of directors of the company more than 5 meetings in a year and 0 otherwise. **4- Board Independence:** score 1 (for good governance) if the proportion of independent directors executives from outside the company to the number of members of the

Board of Directors of more than or equal to 60%, and 0 otherwise. 5- Duality of Chief Executive Officer (CEO): score 1 (for good governance) if a firm's CEO is not the chair of the board and 0 otherwise. 6- Independence of Audit Committee: score 1 (for good governance) If the members of the audit committee completely independent board members, and 0 otherwise. 7- Size of Audit Committee: score 1 (for good governance) If the ratio of the number of members of the audit committee to the number of members of the board of directors fully greater than the median value for the sample of the study, and 0 otherwise. 8- Experience of Audit Committee: score 1 (for good governance) if the members of the audit Committee have experience of more than 10 years, and 0 otherwise. 9- The Existence of BIG 4 Auditors: score 1 (for good governance) if the auditor from the Big Four audit firms (KPMG; Ernst & Young; Deloitte; Price water house) and 0 otherwise. 10- Number of Blockholders: score 1 (for good governance) If decreased the number of blockholders, and 0 otherwise. Third, control variables using: A- Firm size: measured by calculating the natural logarithm of total assets. B- Leverage Ratio: measured by total liabilities / total assets. C- Credit Rating: score 1 if the credit rating of the firm is high.

The dependent variables are: a debt covenant this variable was measured by creating index contains 109 of the terms of public and private debt covenants were derivative from previous studies. This index is divided into six parts, including the following: (1) Companies that received loans from banks or the issuance of bonds are traded on the Egyptian stock market. (2) The structure of leasing commitments special structure. (3) Dividend commitments. (4) Pledges to sell assets. (5) Pledges for contributions issuing capital. (6) Pledges for issuing. The dependent variable was measured on the basis of the number of terms of the debt for each company separately and divided by the index of the debt covenants. Following is the formulation of the statistical models to test the hypotheses:

$$VPTIR_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} \quad (1)$$

$$CPTIR_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)} \quad (2)$$

$$VNPT_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} \quad (3)$$

$$CNPT_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)} \quad (4)$$

$$VDC_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} \quad (5)$$

$$CDC_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)} \quad (6)$$

VPTIR_(t): The price terms measured by interest rate in the private debt contracts.

CPTIR_(t): The price terms measured by interest rate in the public debt contracts.

VNPT_(t): The non-price terms in the private debt contracts.

CNPT_(t): The non-price terms in the public debt contracts.

VDC_(t): The price and non-price terms in the private debt contracts.

CDC_(t): The price and non-price terms in the public debt contracts.

$\Delta CFO_{(t)}$: Change in Cash flows from operating activities.

$\Delta ER_{(t)}$: Change in earnings before extraordinary items.

DL_(t): Accounting disclosure Level.

CGM_(t): Corporate Governance Mechanisms.

SF_(t): Firm Size.

LEV_(t): Leverage of the Firm.

MDB_(t): Maturity debt bonds.

CRB_(t): Credit Rating bonds

RESULTS AND COMMENTS

The Kolmogorov–Smirnov test was used to test the normalization of sample data. The results of multiple regression analyses show the model is useful in explaining the changes in the design of debt covenants. We found the more the change in net cash flows from operating activities, change in accounting earnings,

accounting disclosure level and corporate governance mechanism level, the less the debts covenants in both public and private debt contracts. Banks rely heavily on the change in net cash flows from operating activities compared to bondholder when setting debt covenants in debt contracts. Bondholders depend greatly on the change in net earnings before extraordinary items compared to banks when setting debt covenants in debt contracts. Banks depend largely on the accounting disclosure compared to bondholder when setting debt covenants in debt contracts. Banks depend largely on the corporate governance mechanisms compared to bondholder when setting debt covenants in debt contracts. The more the firm size, credit rating and maturity bonds, the less the debts covenants in both public and private debt contracts. The more the leverage ratio, the more the debts covenants in both public and private debt contracts. Results Can Be Summarized As Follows:

Hypothesis	R ²	P-value
H1a: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price terms measured by interest rate in the private debt contracts $VPTIR_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)}$	81.6%	0.0000009*
H1b: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price terms measured by interest rate in the public debt contracts. $CPTIR_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)}$	59.5%	0.001*
H1c: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the non-price terms in the private debt contracts. $VNPT_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)}$	64.5%	0.0001*
H1d: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the non-price terms in the public debt contracts. $CNPT_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)}$	62.5%	0.0004*
H1e: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price and non-price terms in the private debt contracts. $VDC_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)}$	72.7%	0.000008*
H1f: the more the change in net cash flows from operating activities, change in accounting earnings, accounting disclosure level and corporate governance mechanism level, the less the price and non-price terms in the public debt contracts. $CDC_{(t)} = \beta_0 + \beta_1 \Delta CFO_{(t)} + \beta_2 \Delta ER_{(t)} + \beta_3 DL_{(t)} + \beta_4 CGM_{(t)} + \beta_5 SF_{(t)} + \beta_6 LEV_{(t)} + \beta_7 MDB_{(t)} + \beta_8 CRB_{(t)}$	64.9%	0.0002*

* significant at 0.05

CONCLUDING COMMENTS

This study contributed to the literature by constructing a comprehensive model for addressing multiple factors affecting the design of debt covenants measured by not only pricing terms (i.e. interest rate or cost of debt) but also non-price terms by making an index containing 109 terms of non-price terms. The objective of the study is to highlight the role of accounting information and corporate governance mechanisms in the interpretation of changes in the design of the debt covenants that are imposed in the public and private debt contracts of the companies listed in the Egyptian stock market. We found that the model is useful in explaining the changes in the design of debt covenants.

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BIOGRAPHY

Dr. Kamal El Din Mostafa El Dahrawy is Professor of Accounting at Alexandria University. He can be contacted at: Faculty of Commerce, Accounting Department, Alexandria University. Phone:+201000066369. Email: Kamal_dah@yahoo.com.

Dr. Mohamed Mohamed Abd El Ghany is a Professor of Accounting at Alexandria University. He can be contacted at: Faculty of Commerce, Accounting Department, Alexandria University. Phone:+201227331044.

Mr. Osama Magdy Fouad Mohamed is an Assistant lecturer of Accounting at Alexandria University. He can be contacted at: Faculty of Commerce, Accounting Department, Alexandria University. Phone:+201283354322. Email: osos10001000@yahoo.com.

INDUSTRY CHARACTERISTICS AND INDUSTRY-SPECIFIC VALUATION MODELS

Yanfu Li, Lincoln University

ABSTRACT

This study aims to improve the accuracy of estimated intrinsic value by the industry-specific valuation model. Since the different industries have their own unique characteristics, they should be valued by different valuation models. Thus, this study offers a comprehensive overview of the characteristics of financial, information technology and health care industries, and then identifies the appropriate industry-specific valuation models for each industry. As the features of firms may still vary greatly even within the same industry, this study further classifies each industry into several sectors according to the Industry Classification Benchmark. After that, a series of corresponding valuation models for each sector are recommended and ranked, detailed explanations for the model ranking are given for each sector. This study contributes to the literature of valuation methodology by identifying the corresponding valuation models for different sectors/industries. More accurate estimation of the intrinsic value can be expected as a result of more compatible valuation model.

JEL: G12, G14, C10

KEYWORDS: Industry Characteristic, Industry-Specific Valuation Method

INTRODUCTION

As a basic rule in the business valuation, the selected valuation model should be compatible with the characteristics of the business being valued in order to better estimate its intrinsic value. The “apples to apples” comparison offers the most defensible way to demonstrate what a business is worth. In valuation practice, the equity analysts prefer to focus on the general characteristics of firms within a specific industry, and then apply differing valuation models into different industries. However, the equity analysts did not reach a consensus about the model selection standard since choosing the industry-specific valuation models is one of the biggest challenges in business valuation.

In reality, the equity analysts have different valuation model preferences and choices for the same industry. Shahed et al. (2008) conducted a semi-structured interview with 42 UK sell-side investment analysts who specialized in different industries, the authors also conducted a content analysis on 98 equity research reports. Demirakos et al. (2004) carried out a similar content analysis on 104 equity reports across three different industries. Both studies conclude that equity analysts do have their own “favorite” models for a specific industry and these “favorite” models may not be the same. The authors further rank a series of absolute and relative models according to the equity analyst usage and preference across eight different industries. However, both studies offer little reasons to explain why a particular valuation model is appropriate for its corresponding industry, their model ranking is mainly based on the observed analyst usage. In addition, most of the existing studies tend to concentrate on the evaluation and comparison of different valuation model performance, there are very few studies to take into account the characteristics of industry or firm and the model compatibility. Thus our study concentrates on a range of commonly used valuation models for listed company, and identifies the appropriate industry-specific valuation models based on the industry characteristics. Three industries have been selected for the study, they are financial, information technology and health care.

CONCLUSIONS AND RECOMMENDATIONS

In today's valuation practice, apply different valuation models into different industries is already a common practice of many equity analysts. As a basic rule in the business valuation, the selected valuation model should be compatible with the characteristics of the business being valued in order to better estimate its intrinsic value. However, the equity analysts did not reach a consensus about the model selection standard. In reality, the equity analysts have different valuation model preferences and choices for the same industry. The unification of the selection standard for the industry-specific valuation models is necessary. Thus, this study offers a comprehensive overview of the characteristics of financial, information technology and health care industries, and then identifies the appropriate industry-specific valuation models for each industry. In particular, this study focuses on a range of commonly used valuation models include the multi-period absolute models and single-period relative models. Since the features of firms may still vary greatly even within the same industry, this study further classifies each industry into several sectors according to the Industry Classification Benchmark. After that, a series of corresponding valuation models for each sector are recommended and ranked, detailed explanations for model ranking are given for each sector.

Until recent, the majority of the existing studies tend to concentrate on the evaluation and comparison of different valuation model performance, there are very few studies that simultaneously take into account the characteristics of industry or firm and the valuation model compatibility. Thus, this study contributes to the literature of valuation methodology by identifying the appropriate valuation models for different sectors/industries. More accurate estimation of the intrinsic value can be expected as a result of more compatible valuation model. In addition to the three industries discussed by this study, further studies on other industries and their corresponding valuation models are necessary and meaningful.

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EMPLOYER IMAGE (THE CASE OF LITHUANIA)

Greta Druteikiene, Vilnius University

ABSTRACT

Each organization tries to look as an attractive employer in society while forming their image. This way an organization obtains a competitive advantage, attracts and sustains best employees, this way ensuring their competitiveness and long term success. Tense situation in Lithuanian labor market, where there is a shortage of highly qualified specialists and long lasting emigration persists, partly occurred due to economic and financial crisis, but employers further exacerbated it through: inappropriate wage policies, unwillingness to pay attention to employees' social problems, professional development, layoffs and other reasons, which resulted in a loss of employee confidence in employers and weakening commitment to national organizations. Currently recovering economy signals that in a near future, Lithuanian organizations might face difficulties attracting talented employees and sustaining current employees. Thus, the aim of this article is to find out which Lithuanian companies are most attractive to employees, what features do they possess and which methods and techniques their attractiveness could be defined.

KEYWORDS: Employer's Image, Best Employers, Reputation

INTRODUCTION

As the lack of high-level specialists and managers develops in Lithuania, organizations face the problem in attracting talents and forming the perception of an organization as highly desirable workplace (Savickiene, 2005). Hence, a good specialist makes a decision where to work not only based on the job they would like to perform, but also on company or organization they would like to be a part of. In such cases, employers are unpleasantly surprised when they discover that not employers select employees, but employees choose them. Therefore, companies' top management must understand that candidates should be appropriately evaluated, their potential opportunities and possible benefits to an organization should be foreseen; moreover, they have to be able to attract selected people, in other words, to create an impression of desirable employer (Paulauskaite 2006; Druteikiene and Marcinskas, 2007). Thus, for each company that aims to become the best workplace, it is essential, first, to ascertain what features it should possess to compete successfully. Only with clearly defined criteria, it is possible to develop reliable strategy that enables a company to position itself in the market as an attractive employer (Paulauskaite, 2006).

Employer's Image: Theoretical Aspect

The definition of employer's image in scientific literature is close to the definition of organizational image. D. Lee (2006) states that great companies attract great people. If organization has a strong image in the market, it shall have strong employer image in the job market. If company is associated with quality, it will attract good employees, and vice versa (Paulauskaite, 2006). However, to become the best workplace, it is necessary to determine what features employer should possess to be perceived as attractive among potential employees. Furthermore, each individual perceives employer and workplace attractiveness differently. Therefore, it is not enough for companies to possess certain positive features, it is also essential for these features to be important for potential employees. Attractive employer's image must be created continually. For a company that aims to be an attractive employer it is necessary to know what the expectations of potential employees are, what is important for them when evaluating employer's attractiveness, what criteria defines employer's image (Stundyte, 2009). Several aspects that determine employer's image can be disclosed. According to Knox and Freman (2006), employer's image consists of such factors as: friendly informal culture, attractive compensation, stress-free work, an opportunity to perform interesting and

creative tasks, career opportunities, opportunities to travel abroad, non-monotonous work, standard working hours; work corresponding to education degree; friendly personnel (Stundyte, 2009). K. Harris (2006), though, provides the following definition: employer's image is the whole of how current, potential and former employees perceive an organization as a workplace (Paulauskaite, 2006). Other authors perceive employer's image similarly, however they emphasize attitudes towards an organization as an employer and employees' attitudes towards an organization as a workplace. In special page of "The Wall Street Journal" (2006) dedicated to career, employer's image is defined as emotional ratio between an employer and an employee, transferred to other stakeholders: the society in general and potential employees. D. Lefkow (2001) states that employer's image incorporates all of candidates' thoughts, emotions, perceptions and ideas associated with a company as a potential workplace (Paulauskaite, 2006; Paulauskaite, Druteikiene and Marcinskas, 2007).

Research of Employer's Image in Lithuania

In the preparation of this article, a research with the use of various document analysis and observation methods, techniques and procedures that help identify the most attractive employers and criteria for good employer's image in Lithuania was conducted. To begin with, we would like to emphasize that research of employer's image in Lithuania was first conducted in 2005 when CV.lt and "Verslo Žinios" web services had started "The most desirable employer" surveys. However, although surveys are conducted for almost a decade, no official methodology is published and only companies' rankings are accessible to the wider society. The most informative and scientifically useful employer's image research in Lithuania is, perhaps, the research conducted in 2006. This Lithuanian employer attractiveness research was conducted by JSC "TNS Gallup", the biggest international public opinion and market research Company in Lithuania. The research was divided into two stages: in the first stage the list of 20 most attractive employers was compiled; in the second stage features that determine employer's attractiveness in the society and features that the most attractive employers in Lithuania possess were identified, as well as employer's attractiveness indexes were calculated. In the first stage 851 Lithuanian residents and in the second stage 1161 Lithuanian residents were surveyed.

This research not only contributed to the identification of the most attractive employers, but also helped ascertain features that determine their attractiveness and overview the situation in Lithuania. Hence, we can state, that the results of this research have disclosed several very important aspects (Paulauskaite, 2006; Paulauskaite, Druteikiene and Marcinskas, 2007):

People in Lithuania are more likely to choose a workplace in private sector than in public sector. For Lithuanians foreign capital companies are more attractive employers than local capital companies. Lithuanian residents mostly wish to work in finance and insurance industries. Companies from manufacturing, process manufacturing, transportation, storage, communication industries, governmental and national defence institutions are perceived as attractive employers as well. The most unattractive industries are retail and wholesale; In relation to employer's attractiveness, Lithuanian residents give the highest importance to the compensation and social guarantees. Good management, appreciation as an employee, financial success of a company and good relationships with personnel are also important. In the evaluation of employer's attractiveness aspects related to general corporate image and reputation are less important for Lithuanian residents. There is no necessity for a company to be a leader in the market or to perform social activities (charity, support).

Little importance is also given to growth, development and career opportunities. Tendencies, mentioned above, are general and are common among all resident groups of various social demographic characteristics; The establishment of opportunities to perform an interesting job for current and potential employees, conditions to align work related activities with the personal life needs, and good work atmosphere, in other words, friendly personnel can help create attractive employer's image in Lithuania. In addition, important

conditions that ensure employer's attractiveness are good management and proper evaluation of employees' work. Only employers that are able to satisfy the needs of people with the consideration of all the aspects mentioned above, can expect to attract and retain the best and the most productive employees and have positive image as an attractive employer in the society (Paulauskaite, 2006; Paulauskaite, Druteikiene and Marcinskas, 2007).

Another significant attempt to evaluate employer's image in Lithuania followed in 2008, when first election of the "The most respected company in Lithuania" was organized (Jakimaviciene, 2008; Papievis, 2008; Staniulis, 2008; Stravinskaite, 2008; Serenaite and Sidaraite, 2008). It was introduced and organized by business newspaper "Verslo žinios", communication agency "VRP Hill & Knowlton" and public opinion and market research company "TNS Gallup". Although it was announced that 50 most respected Lithuanian companies would be selected, only 32 companies agreed to participate in the election (originally, it was planned that 100 organizations would participate). The number of participants, as well as a particular list of participants, was not announced publicly (Sadauskaite, 2009). Companies were evaluated in seven categories. Three of them were evaluated based on public opinion researches conducted by "TNS Gallup" and "Verslo žinios":

Public opinion survey : representative research of Lithuanian residents' opinions on the most respected companies in Lithuania; *Election of the most desirable employer* – representative public survey (researches and surveys were conducted by "TNS Gallup" together with "Verslo žinios").

Business leaders' survey: the survey of Lithuanian executives' opinion on country's most respected companies. Four remaining categories were evaluated by expert groups on the basis of the following questionnaires:

Value: the evaluation of profit, market position, income and other financial indicators of organizations;

Leadership: the evaluation of company's vision, management, strategic decisions and reputation of managers;

Management: the evaluation of management procedures, relationships with investors and customers, transparency and anticorruption initiatives, compliance with the law;

Responsibility : the evaluation of company's financial and ideological investment in employees' welfare, society and environment.

Each category was evaluated by a group of specialists that had to include up to 10 experts in above mentioned categories. Group leaders managed expert groups. Each expert group prepared questions and criteria for the evaluation of candidate companies. All the members of expert groups evaluated companies using the defined criteria for each category (Sadauskaite, 2009). Unfortunately, there was more criticism than praises after this election. Lithuanian scientists Gintare Sadauskaite and Nina Klebanskaja (2009) state, that during the preparation of the most respected Lithuanian companies' election, first, the concept of election and its key idea, must have been formed, and only afterwards methodology of the evaluation should have been developed, while in case of Lithuania this has not been done. In authors' opinion, it is not clear how organizers of the election could explain their definition of company's reputation, since in their statements, definitions of respect, reputation, in some cases even image and social responsibility are confused, while the aim of the most respected Lithuanian companies' election was to evaluate companies' reputation thoroughly (Klebanskaja and Sadauskaite, 2009).

It is worth mentioning that "TOP employer" election was organized in Lithuania as well. First "TOP employer" election was organized in 2011. This research was conducted by CV-Online and youth

organization AISEC. Therefore, first “TOP employer” research included young respondents, aged from 19 to 27 years. After two years (in 2013), “TOP employer” election was reintroduced and here, the majority of respondents were older from 26 to 35 years. In the research based on “TOP employer” methodology, selected companies were separated into 14 performance sectors: consultation/audit, wholesale/retail, insurance, energy/natural resources, finance, information technologies, food industry, manufacturing, advertising/media, construction/real estate, telecommunication, transportation/logistics, tourism, hotels/restaurants. Within these sectors, companies were evaluated using five criteria: leadership (in business), company’s image and reputation, novelty and innovativeness, career opportunities and good work conditions. From 7 to 10 companies from each sector were specified and during the survey, respondents had to choose one of them or suggest a company that is not included in the list and evaluate it (Selyte, 2014). Furthermore, from 2012 OVC Consulting together with AON Hewitt conducts “Best Employers” research in Lithuania. Studies, based on unified methodology, are conducted for several decades in more than 30 countries across the world.

This methodology, according to its authors, provides companies that seek to become best employers with a strong basis for planning and implementation of purposeful employee engagement promotion programmes. Employers are evaluated on the basis of five main factors: the stability of a human capital, employer attractiveness, culture of high-performance standards, reliable leadership and the level of employee engagement. The main determinant, in company’s ratings, is employee engagement index. Organizations independently submit requests for participation in this competition and pay fixed fee, their employees evaluate them based on criteria provided above (Dzeveckyte, 2012). To conclude, we can state that the currently available research of employer’s image in Lithuania usually involves organizations that express the wish to participate. Nonetheless, Lithuanian branches of major international organizations (i.e. 3M Lithuania, Philips, Samsung, Siemens, etc.) typically do not participate in them. However, despite the fact that these organizations contain comparatively small amount of employees, and employee turnover is not high, they have reliable and attractive employer’s image in global context and are included in the list of the most attractive employers, based on Universum’s researches (Selyte, 2014).

CONCLUSIONS

The formation of attractive employer’s image is the possibility to distinguish your company or organization from competitors in the labour market. As a company develops and attractive employer’s image in the society, it gains competitive advantage that helps attract and retain best employees and the latter assure company’s competitiveness and success in the future. The analysis of employer’s image in Lithuania reveals the fact that usually successful organizations, which are widely known in the country, participate in them. During surveys, lists of organizations and features that respondents link with particular organizations from the list are provided. Thus, people who participate in the surveys are limited in their answers. There is a lack of research to help disclose employer’s image factors that are the most important for employees in choosing an employer.

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BIOGRAPHY

Dr. Greta Druteikiene is Professor of Management at Vilnius University. She can be contacted at: Vilnius University Faculty of Economics, Sauletekio av. 9 - 709, Vilnius, Lithuania. Email:

GROWTH AND VOLATILITY OF MICROPOLITAN STATISTICAL AREAS IN THE U.S.

Bienvenido S. Cortes, Pittsburg State University

Michael Davidsson, Pittsburg State University

Michael McKinnis, Pittsburg State University

ABSTRACT

A micropolitan statistical area is defined by the U.S. Department of Commerce as “A core based statistical area associated with at least one urban cluster that has a population of at least 10,000, but less than 50,000.” Recently, the U.S. Census Bureau also identified the micropolitan area as an “emerging metropolitan area.” Despite its growing importance, the literature on the economic characteristics of micropolitan areas so far has been limited. The objectives of this study are: (1) to describe the geographic distribution, growth, and volatility of the U.S. micropolitan areas during the 1969-2012 period; and (2) to identify and measure the determinants of growth and volatility of micropolitan areas. Findings show that micropolitan area growth is dependent on sectoral composition, initial market size, and spatial/location effects.

JEL: R11, R12

KEYWORDS: Micropolitan, Volatility, Central Place

INTRODUCTION

Local politicians, city managers, economic development directors, chambers of commerce, and academics have always been concerned about the economic well-being and prosperity of their local economies. Stiff competition for new firms, investment, and jobs has pitted communities against one another, with activities ranging from the provision of tax incentives to workforce skills development to natural and man-made amenities. The promotion of local economic growth and development remains controversial and problematic especially for local policy-makers. The literature on economic growth is extensive, and although the findings regarding certain determinants of growth may be consistent, these may still provide misleading and risky prescriptions to policy-makers looking for quick fixes. For example, Polzin argues that much attention has been focused on policies which have more public appeal such as education and infrastructure (rather than on sustaining basic industries) but “no proven relationship with state economic growth.” (2001: 423) The analysis of the determinants of U.S. economic growth has been applied to various geographic areas (nation, regions, states, metropolitan areas, and cities) and time periods. This paper focuses on another geographical delineation based on census population called the micropolitan statistical area. This delineation was defined in 2001 by the Office of Management and Budget as a geographical area with one or more counties and an urbanized core with a population of 10,000 to 49,999. This “micro area” is thus somewhere between a metro area and a non-metropolitan/rural area. Its significance is reflected in its desirable mix of urban-rural characteristics and amenities (Vias *et al.*, 2002). As Glavac *et al.* state: “Indeed, the availability of small-town lifestyles, combined with the availability of many modern conveniences once found only in large metropolitan centers, have recently made these micropolitan centers an increasingly important portion of the American landscape.” (1998: 633) Thus, the objectives of this paper are:

To identify the fastest-growing (and slowest-growing) micropolitan areas based on growth rates of population and per capita personal income (1969-2012);

To determine and measure the causes of economic growth and volatility of micropolitan areas.

The following section describes the economic growth (in terms of population and per capita personal income) and geographical distribution of micropolitan areas in the U.S. for the period 1969-2012. This section is followed by a review of past studies examining the determinants of growth of micropolitan areas. Although information on growth is important, what is more useful for policy-makers is to know whether changes in economic activity are stable or volatile over time. Thus, a major objective of this study is to examine the differential effects of different economic variables, particularly industrial composition, location, and suburb vs. central city, on the growth and volatility of population and income in micropolitan areas. A theoretical model is presented and then empirically tested on a sample of U.S. micropolitan areas for the period 2000-2012; tests and adjustments for problems of heteroscedasticity and multicollinearity are also applied. Finally, a discussion of the findings and policy implications are provided.

Micropolitan Statistical Areas

The number of micropolitan statistical areas as defined by the Office of Management and Budget changes over time in response to Census Bureau population figures of the counties that compose these areas. Based on the 2000 Census, there are 560 micro areas with a combined population accounting for 10.3 percent of total U.S. population. The growth of population inside the micropolitan areas during the period 1990-2000 was 9.9% (see data tables in: <http://www.census.gov/population/www/cen2000/briefs/phc-t29/index.html>) In 2010, OMB defined 536 micropolitan areas with a combined population of 27,154,213, or approximately 8.8% of U.S. (see <http://www.census.gov/population/www/cen2010/cph-t/cph-t-5.html>). For a map of these areas, check: http://www.census.gov/population/metro/files/metro_micro_Feb2013.pdf. As can be seen in Table 1, the populations and per capita incomes of these 536 micropolitan areas varied considerably over the period.

Table 1: Population and Per Capita Income Characteristics of 536 Micropolitan Areas, Various Years

Year	Population			Income		
	Low	High	Mean	Low	High	Mean
1970	2793	159666	38335	1330	7041	3269
1980	6726	175970	43195	3196	19383	8261
1990	9339	194215	44437	5458	29862	14986
2000	12088	208230	48383	9922	53720	23077
2012	13200	217390	50777	19866	116978	36152

Using a longer time period 1969-2012 and population and per capita personal income data for 536 micropolitan areas from the Bureau of Economic Analysis, average annual growth rates (calculated as logarithms of the first differences) for different time periods are presented in Table 1.

Table 2: Population and Per Capita Income Growth (In %) In The 536 Micropolitan Areas

	1970-1980	1980-1990	1990-2000	2000-2012	1969-2012
Population	1.40	0.50	0.90	0.40	0.80
Per capita income	9.08	6.18	4.36	3.82	5.70

note: authors' calculations.

As Table 2 shows, the growth rate of population in the micropolitan statistical areas averaged less than one percent annually from 1969 to 2012; the growth rates for the different decades ranged from 0.4% in the 2000s to a high of 1.4% in the 1970s. In 2012, the total population of the 536 micropolitan statistical areas was 27,216,731. Grouping the micropolitan areas into their respective Census Bureau regions, Division 3 (East North Central consisting of the states of Indiana, Illinois, Michigan, Ohio, and Wisconsin) had a combined population of 5,684,567, or 20.9% of the total micropolitan population; it also had the largest

number of micropolitan areas at 104. This division was followed by Division 5 (South Atlantic) with over four million. Division 1 (New England) had the smallest population at 1,094,646, spread over 12 micropolitan areas. At the individual state level, seven percent of the total micropolitan population resided in Ohio, which has 32 micropolitan areas. Although Texas had the largest number of micropolitan areas (43), it came in second in terms of population, accounting for approximately six percent. Connecticut and Maine had only one micropolitan area each, while Alaska, Hawaii, Maryland, and Massachusetts had two each. Based on the OMB definition, a micropolitan area consists of more than one county and has an urban core with 10,000–49,999 individuals. In 2012, the micropolitan statistical area population ranged from 13,200 in Craig, CO, to 217,390 in Claremont-Lebanon, NH-VT.

In terms of per capita income growth, Table 2 shows the variability in income growth following national business cycles. Examining per capita income (in nominal dollars) for 2012, micropolitan area income varies widely from a high of \$116,978 per capita in Williston, ND, to a low of \$19,866 in Rio Grande City, TX. This is to be expected given the regional differences in population density, cost of living, job opportunities, educated workforce, etc. At the Census Bureau division level, the average income per capita narrows somewhat from a high of \$37,346 in Division 3, which also has the highest proportion of the micropolitan population, to a low of \$34,673 in Division 7 (West South Central consisting of Arkansas, Louisiana, Oklahoma, and Texas).

The economic growth of a micropolitan area is important, but more so is the stability or volatility (i.e., the long-term track record) of that growth. As Fruth aptly states: “Simply identifying the areas that have the fastest or slowest growth rates is insufficient when trying to determine the character of a local economy. The rate, consistency, or stability of the growth is equally important.” (Fruth, 2013) Table 3 provides volatility data, measured as the standard deviation of the population growth rate and income growth rate for the entire 1969–2012 period and for separate decades. As can be seen, the volatility of micropolitan area income growth is three times larger than that of population growth. Unlike population changes which seem to be stabilizing over time, income growth is more variable, reflecting national income trends.

Table 3: Volatility of Population and Per Capita Income Growth in Micropolitan Areas

	1970-1980	1980-1990	1990-2000	2000-2012	1970-2012
Population	1.56	1.22	0.80	0.70	1.26
Per capita income	4.44	4.00	2.46	3.30	4.14

Note: Authors' calculations.

The average population growth volatility for the entire period was 1.26, with Fort Polk South, LA experiencing the highest rate at 0.065 and Manitowoc, WI with the lowest at 0.004. Similarly, the average volatility of per capita income growth was 0.034, with Hereford, TX having the highest rate at 0.15 and Lewistown, PA with the lowest variability at 0.026. Of the top 50 most volatile (in terms of population and income growth) micropolitan areas, the most volatile are found consistently in two divisions, Division 7 (West South Central) and Division 8 (Mountain). Similarly, inspection of the top 50 least volatile (most stable) micropolitan areas based on income and population shows that the majority of these stable micro areas are located also in two divisions, namely Division 2 (Middle Atlantic states of New Jersey, New York, and Pennsylvania) and Division 3 (East North Central states of Indiana, Illinois, Michigan, Ohio, and Wisconsin). Thus, there is a strong correlation between population volatility and income volatility of micropolitan areas during the period (correlation = 0.40; prob<0.0001).

Grouping the micropolitan areas with high volatility rates (“high” being values greater than the mean plus one standard deviation) and low rates (values less than the mean minus one standard deviation) resulted in only 61 (out of 536 areas, or 11%) micro areas with high income volatility rates during the period and only eleven having low rates. Similarly, only 63 out of 536 micros had “high” population volatility rates and

only two had “low” rates. Thus, it is apparent that income volatility and population volatility in U.S. micropolitan areas exhibit a good deal of homogeneity. This generally homogeneous sample provides an opportunity for understanding the determinants of local economic growth and volatility as well as the implications for regional analysis and policy.

PAST LITERATURE

The current study focuses on the growth and stability of local geographic economies called micropolitan statistical areas. Specifically, it examines the impact of industrial composition or economic base on the vitality (in terms of income and population growth) of these micropolitan areas. The extant literature on the impact of diversification on economic growth is extensive (see for example, Felix, 2012; Carlino *et al.*, 2009, 2003; Kuhlmann *et al.*, 2008; Izraeli and Murphy, 2003; Smith and Gibson, 1988; Jackson, 1984) mainly due to the policy implications of pursuing a “diversified portfolio” of industries to promote regional growth. The empirical findings, however, are mixed. Although there is no guarantee that a varied industry mix will lead to more jobs and higher incomes, local officials, politicians, and policymakers tend to favor diversification as a catch-all solution. Rather than focusing on the growth (volatility)-diversity relationship, this study attempts to identify the particular industries which have a generally significant impact on the growth and volatility of micropolitan areas. This objective provides more relevant and useful information to policy-makers rather than simply concluding that industrial diversification leads (or does not lead) to increased growth (or reduced volatility).

Another policy objective involves analyzing the relationship between job growth in the micropolitan central city vs. job growth in the surrounding suburbs. Do micropolitan city growth and suburban growth complement each other or are they conflicting? Moreover, this study covers a more recent time period, 2000-2012. This period of observation is particularly relevant as the delineation of micropolitan statistical areas was made by OMB in 2001; more important, this period also reflects national business cycles with peaks in March 2001 and December 2007. Finally, the study makes adjustments for heteroscedasticity, regional fixed effects, and spatial or distance effects.

The study of micropolitan areas has attracted both economic researchers and geographers way before the U.S. government decided to officially delineate these areas as somewhere between rural/non-metropolitan areas and metropolitan areas. Glavac *et al.* asserted that these micropolitan areas were important to analyze since these are “...areas that now provide many of the amenities of larger cities while still maintaining some of the rural lifestyle and small-town character that some people cherish.” (1998: 637) They maintained that these micro areas are different not only in terms of geographic scale but also relative to the “determinants and processes” affecting their economic growth. Glavac *et al.* estimated a simultaneous population-employment model and found that employment lead changes in population in micropolitan areas. Their results also showed that transfer payments and retail sales have positive effects on micropolitan growth while distance from a metropolitan area, property taxes, and percentage of population that are black have negative effects. Finally, amenities have no influence on micropolitan growth.

Vias *et al.* (2002) examined the same data set of 219 micropolitan areas studied earlier by Glavac and colleagues (1998). They applied the human ecology theory to explain the relationship between industrial specialization and population change in micropolitan areas. Vias and others grouped the micropolitan areas into nine functional areas based on the employment distribution across various sectors. They found that more diversified micropolitan areas grew faster while those dependent on agriculture, mining, and government sectors lagged; micropolitan areas that are classified as manufacturing, service, and trade places were stable during the period under study. In their 2006 study, Mulligan and Vias analyzed 581 micropolitan counties (not areas) identified by the US Census Bureau and Office of Management and Budget using 1990 census and found micropolitan growth from 1980 to 2000 reflected the national geographic trend where both population and employment “shifted out of the Midwest and Northeast into the Southern and Western

regions of the nation” (p. 206) They also showed that these micropolitan counties were becoming more diversified during the period due to: (1) county size (in terms of employment) with larger counties less diversified, or more specialized, than smaller counties; (2) counties with larger employment shares (or functional specializations) in agriculture, mining, and government were less diversified, while those with larger shares in trade were more diversified; (3) manufacturing was not important; (4) location was not important. Similar to Glavac *et al.* (1998), Mulligan and Vias (2006) also applied two-stage least squares method to analyze the interactions between population and employment growth. They found that changes in the populations of micropolitan counties were greater in the West and South regions; larger counties grew faster; initial population level is an important determinant; micropolitan counties with higher employment shares in agriculture and mining had slower growth than those with higher shares in trade, services or government; transfer payments limited growth. Mulligan (2009, 2010) found that the multiplier effects of construction and services were greater than that of manufacturing. Recent studies by Davidsson and Rickman (2011) and Cortes *et al.* (2013) reexamined the economic performance of micropolitan statistical areas using larger sample sizes, more recent time periods, and more explanatory variables including industrial composition, amenities, demographic variables, distance, regional dummy variables as well as fiscal policy variables. The most important determinants of micropolitan population growth were industry composition, regional/census division location of the micropolitan areas, and fiscal policy.

Aside from employing the human ecology theory and economic base theory following Vias *et al.* (2002) and Mulligan (2009, 2010) as bases for this study, another useful perspective is that of the central place theory (CPT) which identifies a rank order or hierarchy of central places (see Blair, 1991). That is, there are lower-order places such as villages or towns which produce food and other lower-order/routine household products, and there are higher-order places such as cities or regional capitals which produce specialized goods such as automobiles. The CPT’s two important concepts are threshold (or minimum market size) and range (the maximum distance consumers are willing to travel in order to buy products). As discussed earlier, micropolitan areas are becoming more diversified; thus, such “lower-order places” have the ability to be diverse given their various functional specializations and abilities. In addition, given the geographic dispersion and distribution of micropolitan areas around the country, the role of distance to a higher-order place or metropolitan area needs to be considered.

Finally, since Vias *et al.* stated micropolitan areas may be “large and significant enough to stand on their own” (2002: 400), this study will also analyze the interactions and contributions of the central city vs. suburbs in the micropolitan area context. In an early study, Voith (1998) estimated a structural model to determine the causality between city growth and suburban growth. He found that city income growth in large cities of metropolitan areas leads to higher income growth in the suburbs, higher housing prices, and minimally, population growth. On the other hand, Leichenko (2001) found that the city-suburb relationship differs over time. In the 1970s, 1980s, and 1990s, the direction of causality was from suburban growth (population and jobs) to city growth; city growth was important in positively affecting suburban growth only in the 1990s. Hollar (2011) compares and contrasts the two views on the metropolitan central city-suburb relationship: (1) the rival view which asserts that the central city and suburbs are independent competitors in the labor market; (2) the ally view which states that there is a positive, complementary relationship between the central city and the suburban area. Hollar found support for the interdependent or allies view.

MODEL AND RESULTS

The theoretical bases for this study are a combination of regional economics, economic geography, and human ecology approaches (specifically, the traditional economic base model and Central Place Theory). It derives much from earlier models of metropolitan-micropolitan economic growth developed and tested by Vias *et al.* (2002). The model estimated here uses the micropolitan statistical area (as defined by Office of Management and Budget) as the main unit of observation. There are four dependent variables: population

growth, income growth, population volatility, and income volatility. The explanatory variables of interest are industry structure (shown here by the nine different sector employment shares), central city employment change, and suburban employment change. Except for the control variables (regional dummy variables and distance), all the exogenous factors are expressed as percentage changes. The values of these exogenous variables pertain to beginning or near the beginning of the time period under study so as to account for any simultaneity issue and to address any concerns regarding the direction of causation between the variables. To adjust for spurious results, location-specific factors such as distance and census division variables are included in the specification. Thus, the general specification is:

$$\text{Growth (or volatility)} = f(\text{Initial population, Initial income, Sector employment shares, Central city employment, Suburban employment, Distance, Census divisions})$$

As mentioned earlier, volatility is measured by the standard deviation of the annual growth rates of population and per capita income of micropolitan areas. Based on the traditional economic base theory, changes in employment for nine separate industries (namely, construction; manufacturing; wholesale trade; retail trade; finance and insurance; professional, scientific, and technical services; health care and social assistance; accommodation and food services; other services except public administration) are included in the model to help identify the key sectors which contribute to micropolitan growth and stability. This study focuses on the mix of industries and does not include a diversity index given the latter's high correlation with specific sectors as also found by other researchers (see for example, Felix, 2012; Cortes *et al.* 2013). Following Leichenko (2001), central city employment and suburban employment are also added as variables of interest. Initial examination of raw correlation between job growth in the micropolitan area's central city and its surrounding suburban area indicates a negative and statistically significant relationship (corr = -2.33, prob < 0.02), contrary to the generally positive and complementary central city-suburb relationship for metropolitan areas (Rappaport, 2005; Hollar, 2011).

Following central place theory, initial population and initial income are included to reflect the "threshold" requirements for lower-order places such as micropolitan areas. Initial per capita income for 2000 is also included to check for conditional convergence of micropolitan area income growth rates and is expected to be negative following the literature. The Central Place Theory's concept of "range" is represented here by the distance variable. Following Partridge *et al.* (2008) and Partridge and Rickman (2008), distance to the nearest metropolitan area is used in this study. The relationship between distance and area economic growth, however, is ambiguous. As stated by Cortes *et al.* (2013), a negative relationship may result from loss of agglomeration economies as distance to a metro area increases ("tyranny of distance"). On the other hand, nearness to a metro area may have a conflicting or restrictive effect on a micropolitan area resulting from increased competition for revenues, labor input, and services from a larger and denser metropolitan area ("tyranny of proximity"). Finally, census division dummy variables are added to account for regional fixed effects; the base division is Census Division 1.

The general model above is estimated using the EViews software and annual data for the period 2000-2012 for a cross-section of 417 micropolitan statistical areas. The dependent variables are measured over the 2000-2012 period, while the main explanatory variables (except for initial income, initial population, distance, and regional dummy variables) are percentage changes over the period 2002-2007 to account for national business cycle effects as well as to adjust for any potential endogeneity bias. The data are taken primarily from the U.S. Bureau of Economic Analysis (for data on micropolitan area income and population), U.S. Census Bureau American FactFinder (for data on number of employees by industry), and State of the Cities Data Systems: County Business Patterns Special Data Extract (for data on central city and suburban job growth). Data on the distance to the nearest metropolitan area are taken from Davidsson and Rickman (2011). Descriptive statistics of the variables of the model are available from the authors upon request. Table 4 shows the results of applying ordinary least squares regression on the model with population and income growth as dependent variables. Each regression was initially tested for

heteroscedasticity; the presence of heteroscedasticity was then corrected using White's (1980) heteroscedasticity-consistent standard errors and covariance. In addition, tests employing Variance Inflation Factors indicated no problem of multicollinearity. The results indicate that employment growth in many industries (except for construction and other services sectors) has a positive and significant influence on the population growth of micropolitan areas. More interesting, job growth in the suburbs (and not in the central city) has a positive impact on micropolitan population. The initial levels of population and income have a direct effect on population growth indicating that beginning market size attracts people. The census divisions 5 (South Atlantic) and 8 (Mountain) grew faster than the base or omitted region, Division 1 (New England), reflecting the continued population shift from the northeast to the southern and mountain states. Finally, distance has a negative but insignificant effect on population growth of micropolitan areas.

In terms of income growth, only employment change in the construction industry has a direct and significant effect; on the other hand, the more people are employed in the health care, professional and scientific, and other services sectors, the slower the income growth. Interestingly, unlike population growth, micropolitan income tends to be more affected by job changes in the center city. This result tends to support the Central Place Theory's hierarchy of places. Moreover, the positive and statistically significant distance variable indicates that lower-order places such as micropolitan areas may be more self-supporting and dynamic given their own functional abilities and diversity. The census division dummy variables show that, relative or compared to the micropolitan areas located in the northeast region (Division 1), incomes grew much slower in Division 3 (East North Central), 5 (South Atlantic), 6 (East South Central), and 9 (Pacific) micropolitan areas during the 2000-12 period.

Table 4: OLS Regressions of Population Growth and Income Growth, 2000-12

Variable	Population Growth		Per Capita Income Growth	
	Coefficient	t-statistic	Coefficient	t-statistic
Constant	-1.10	(-4.14)***	4.68	(12.16)***
Population 2000	3.84E-06	(3.58)***	-2.14E-06	(-1.37)
Income 2000	3.01E-05	(3.93)***	-2.77E-05	(-2.61)***
Accommodations & Food	0.0045	(2.63)***	-0.0017	(-0.73)
Health Care	0.0079	(4.23)***	-0.0081	(-3.60)***
Professional & Scientific	0.0011	(1.65)*	-0.0015	(-2.24)**
Finance & Insurance	0.0063	(4.56)***	-0.0028	(-1.33)
Other Services	0.0009	(1.61)	-0.0016	(-2.06)**
Manufacturing	0.0018	(1.92)*	0.0023	(1.19)
Retail Trade	0.0136	(5.31)***	-0.0009	(-0.27)
Wholesale	0.0011	(2.77)***	0.0004	(0.67)
Construction	0.0016	(1.41)	0.0065	(2.66)***
City Job Growth	0.0025	(1.25)	0.0085	(3.45)***
Suburban Job Growth	0.0016	(3.11)***	-0.0002	(-0.16)
Distance to Metropolitan Area	-0.0003	(-0.32)	0.0061	(2.93)***
Census Division 2	-0.1008	(-0.78)	-0.0487	(-0.21)
Census Division 3	0.0991	(0.81)	-0.7046	(-3.24)***
Census Division 4	0.1749	(1.26)	0.0065	(0.03)
Census Division 5	0.4661	(3.30)***	-0.7928	(-3.40)***
Census Division 6	0.0921	(0.61)	-0.5482	(-2.31)**
Census Division 7	0.1166	(0.75)	0.0443	(0.16)
Census Division 8	0.5364	(3.20)***	-0.4329	(-1.31)
Census Division 9	0.2829	(1.60)	-0.8162	(-3.20)***
Adjusted R-squared	0.42		0.37	
F-statistic	14.60 (prob<0.0001)		12.10 (prob<0.0001)	
Number of observations	417		417	

Note: T-statistics are in parentheses. ***significant at 1% level; **significant at 5%; *at 10%.

As mentioned earlier, this study is also concerned with the stability or volatility of a micropolitan area's economic growth over time. Table 5 shows the results of regressing micropolitan population (and income) volatility on the same set of explanatory variables. An examination of the coefficient estimates for the various employment sectors shows that job changes in the professional sector, retail trade, and construction

cause volatility in population growth. Similarly, employment changes in the suburban areas lead to increased instability. On the other hand, micropolitan areas with larger initial populations and income levels tended to have lower volatility, consistent with other studies (see Felix, 2012). Locational factors indicate that the farther the micropolitan area is to a larger urban area, the greater the population volatility; moreover, relative to Division 1 (New England) micropolitan areas, those micro areas located in Division 8 (Mountain) had more variable population growth rates while those in Division 2 (Middle Atlantic) had lower volatility.

As with population volatility, variations in construction employment contributed to higher income volatility during the period under study. However, two sectors – health care and finance & insurance – had a restraining effect on income volatility in the micropolitan areas. This finding indicates that specific sectors in the micropolitan economy, and not its overall diversity, may not only be sources of internal growth but also serve as stabilizers during national business cycles. Interestingly, the location of jobs either in the city proper or the suburbs does not have any influence on income volatility. Similar to the population volatility case, distance from a metropolitan area leads to more volatility in micropolitan area incomes. Finally, except for the west coast or Division 9 (Pacific), all of the census divisions' micropolitan areas have experienced proportionately greater instability in income growth than the base group located in the northeast region (Division 1) during the 2000-12 period.

Table 5: OLS Regressions of Population Volatility and Income Volatility, 2000-12

Variable	Population Volatility		Per Capita Income Volatility	
	coefficient	t-statistic	coefficient	t-statistic
Constant	1.02	(-4.51)***	-0.63	(-0.70)
Population 2000	-2.87E-06	(4.74)***	-1.57E-05	(-6.99)***
Income 2000	-1.41E-05	(-2.09)**	0.0001	(4.84)***
Accommodations & Food	0.0003	(0.29)	0.0009	(0.22)
Health Care	-0.0012	(-1.13)	-0.0071	(-1.77)*
Professional & Scientific	0.0009	(2.73)***	-0.0009	(-0.73)
Finance & Insurance	-0.0002	(-0.18)	-0.0103	(-2.99)***
Other Services	3.25E-05	(0.11)	-0.0002	(-0.16)
Manufacturing	0.0004	(0.52)	0.0040	(1.19)
Retail Trade	0.0038	(2.19)**	-0.0027	(-0.47)
Wholesale	0.0003	(0.67)	-0.0010	(-0.92)
Construction	0.0015	(1.87)*	0.0079	(2.52)**
City Job Growth	0.0009	(0.86)	0.0067	(1.41)
Suburban Job Growth	0.0008	(1.81)*	0.0015	(0.87)
Distance to Metropolitan Area	0.0012	(1.98)**	0.0069	(2.98)***
Census Division 2	-0.2353	(-2.09)**	0.5601	(1.96)**
Census Division 3	-0.1580	(-1.49)	0.4450	(1.86)*
Census Division 4	-0.1147	(-1.04)	0.9000	(3.00)***
Census Division 5	0.0256	(0.23)	0.5335	(1.96)**
Census Division 6	-0.1484	(-1.29)	0.7495	(2.41)**
Census Division 7	-0.1288	(-1.07)	1.7981	(4.80)***
Census Division 8	0.2602	(1.73)*	1.83	(4.06)***
Census Division 9	-0.0054	(-0.04)	0.2789	(0.83)
Adjusted R-squared	0.37		0.41	
F-statistic	12.09 (prob<0.0001)		14.14 (prob<0.0001)	
Number of observations	417		417	

Note: T-statistics are in parentheses. ***significant at 1% level; **significant at 5%; *at 10%.

CONCLUSION

The geographic scale, geographic distribution, and character of micropolitan statistical areas continue to attract the attention of social scientists and policymakers. This is to be expected as migration and population shifts occur and income and wealth are redistributed across the United States. This study adds to the literature of micropolitan areas by identifying specific industries or functional specializations which not only can contribute to positive economic growth but also help to stabilize business fluctuations. Consistent with Glavac *et al.* (1998), our findings show that employment changes in specific sectors lead population

growth. Moreover, initial market size (in terms of population and income) and job growth in the suburbs have a positive impact on population growth in micropolitan areas. In terms of income growth, sectors have differential effects: health, professional, and other services have a restraining effect on growth as compared to construction. An important limitation of this study is that the primary sector is not included (due to data limitations) even though agriculture has lead GDP growth in recent years. Increases in job opportunities in the center city have a direct contribution to income growth in the entire micropolitan area. Distance and regional location are also important determinants. In terms of volatility, changes in construction employment are a major source of instability for micropolitan areas. However, sectors such as health care and finance and insurance tend to have a moderating or stabilizing effect. The point is that micropolitan areas need to identify those home-grown industries that promote vitality, and encourage internal expansion via appropriate local credit or tax incentives instead of attempting to attract new firms or industries into the micropolitan area. Suggestions for further research include the application of geospatial tests and the determination of factors which may affect the decision of outside firms to locate in micropolitan areas. There is much to be learned from investigating the “psychology of place.”

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TAX COMPLIANCE OF SMALL MEDIUM ENTERPRISES IN INDONESIA: A CASE OF RETAILER

Fany Inasius, Binus University

ABSTRACT

It has been argued that the regulatory requirements on business, especially those on SMEs can be a constraint on their growth. As SMEs various countries, Indonesian SMEs play a significant role in the national economy. This paper was intended to measure the tax compliance rate of particular individual retailers known as individual taxpayers on SMEs with annual income ranging from IDR 600 millions up to IDR 4.8 billion (around USD 400,000 with the exchange rate at the time when the research was undertaken) in Indonesia. Four tax compliance variables were examined namely the perception of tax rate, the referral group, the probability of being audited and the tax knowledge. From 319 respondents, who are individual retailers, the result shows that income tax rate is negatively correlated to tax compliance while probability of being audited, referral group, and tax knowledge is positively correlated by tax compliance as well. The tax knowledge, however, has a more significant impact on individual tax compliance

JEL:H20

KEYWORDS: Tax Compliance, Smes, Individual Taxpayers, Retailers

INTRODUCTION

SMEs in Indonesia, as SMEs in many countries, also play a significant role for the national economy. They have historically been the main players in domestic activity with the number of SMEs reached 56 million units, accounted for approximately 60 percent of total GDP and holds 97 percent of the total work force in 2012 (Ministry of Indonesian SME, 2012). Previous studies have found that compliance costs fall disproportionately on small firms (Sandford et al. 1989). Therefore, in terms of the biggest contribution of Indonesia SMEs to the national Economy, the purpose of this paper is to measure the correlation of four independent variables on the tax compliance level of individual SMEs retailers in Indonesia. In addition, the four independent variables consist of the perception of tax rate, the referent group, the probability of being audited and the tax knowledge. This paper is organized as follows: First, the literature is reviewed. Second the methodology of the research is presented. The result of the testing is presented in the third part of this paper. Finally the last part concludes this paper

LITERATURE REVIEW

From one country to another the definition for SMEs varies and so do the definition of SME in Indonesia. In Indonesia, the SME Act 2008 defines a SME based on the turnover. A micro company is one that has a turnover not exceeding 300 million rupiah, a small company has a turnover not exceeding 2.5 billion rupiah and finally a medium-sized company has a turnover not exceeding 50 billion rupiah. Business turnover is one of the most accepted criteria in determining tax rules for SMEs as there are separate definitions of it for tax purposes. International experience shows that regulatory burdens appear to fall disproportionately on small medium enterprises. In recognition of their contribution to the national economy the SMEs should be supported by the government particularly in the regulatory burden and taxation (Pope, 2008). The complexity of taxation could be best measured by tax compliance cost (Pope, 1993b:70, Simon James et al., 1998:32).

The definition of tax compliance is defined by Alm (1991) and Jackson and Milliron (1986) that tax compliance is the reporting of all incomes and payment of all taxes by fulfilling the provisions of laws, regulations and court judgments. Furthermore, according to Kirchler (2007), tax compliance is the most neutral term to describe taxpayers' willingness to pay their taxes.

Previous studies on the probability of being audited, the influence of referent groups and tax knowledge has been done by Palil et al.(2011). Associated with the probability of being audited, they argued that the increase in the number of audit samples may improve tax compliance. Furthermore, with regard to the referent group they argue that personal Cultivating awareness of compliance is important. Finally, tax knowledge becomes the main factor that affects tax compliance behavior in Malaysia. The previous research about tax rate that influences taxpayers' decision to comply to tax laws has been claimed by Clotfelter (1983: 363) that tax rates is not the only policy that has the potential to discourage tax evasion but the tax rate is an important factor in determining tax compliance behavior although the exact impact is still unclear and debatable (Kirchler, 2007: 114). Furthermore, Ali et al (2001) and Torgler (2007) claimed that raising marginal tax rates will be likely to encourage taxpayers to evade tax more while lowering tax rates does not necessarily increase tax compliance (Kirchler, 2007)

In term of tax audit, previous studies claimed that audits have a positive impact on tax evasion (Jackson and Jaouen, 1989; Shanmugam, 2003; Dubin, 2004). These findings suggest that tax audits can play an important role and their central role is to increase voluntary compliance in self assessment systems. Furthermore, Witte and Woodbury (1985) also complement in their study of small proprietors that tax audits have a significant role in tax compliance. Butler (1993) also supports these findings that tax audit can change compliance behavior from negative to positive. Furthermore, Evans et al. (2005) in their studies in Australia found that the type of audit on SMEs has a significant indirect impact on tax compliance in terms of record keeping. On the other hand, previous studies by Young (1994) and Slemrod et al. (2001) found that probability of being audited was negatively correlated with compliance behavior.

Previous studies in ascertaining the importance of referent groups are also claimed by Clotfelter (1983) that referent groups play a significant role in evasion although it was not clearly discussed which was stronger: family members or friends. Furthermore, Hasseldine, Kaplan and Fuller (1994) report that themore respondents know the evaders, the more under-reporting of income may happen. In term of tax knowledge, Eriksen and Fallan (1996) argues that the level of education received by taxpayers is an important factor that contributes to the general understanding about taxation especially regarding the laws and regulations of taxation. On the other hand, the previous studies by Lewis (1982) showed that low tax knowledge correlates with negative attitude toward taxation. Furthermore, Eriksen et al (1996: 398) claimed that tax attitudes can be improved through better tax knowledge and thus this will in turn increase compliance and reduce the inclination to evade taxes.

RESEARCH METHODOLOGY

HYPOTHESES

The following hypotheses were tested in order to answer the research objective; the tax compliance in Indonesia.

The perception of tax rate is positively correlated with tax compliance
Referral group is positively correlated with tax compliance
Probability of being audited is positively correlated with tax compliance
Tax knowledge is positively correlated with tax compliance

The survey was carried out from November 2013 up to January 2014 in Jakarta to the respondents which are individual retailers located both in traditional markets as well as in shopping centers. Moreover, the location of the survey concentrated in Jakarta Province which is the center of the economy with the largest percentage of tax revenues in Indonesia. This is proved from the total domestic tax receipts around 977 trillion rupiah **where** about a third comes from Jakarta (Inasius, 2013: 152). Furthermore, the questioner in the survey consists of 20 questions. In order to improve the validity and reliability a pilot survey was conducted on a group of 30 retailers in various sectors before a total number of 1000 questioners were distributed to individual retailers throughout Jakarta who were selected at random from the traditional and modern market. The respondents were asked to indicate their degree of agreement with five statements (1= completely disagree to 5= completely agree; also, a “do not know option which was defined as a missing value for the statistical analyses). The questionnaire was prepared in both Indonesia and English versions to facilitate respondents and was divided into four variables of interest that are the perception of tax rate, influence of referent group, probability of being audit and tax knowledge. As illustrated in table 2, a total of four tax compliance variables were examined namely the perception of tax rate, the influence of referent group, the probability of being audit and the tax knowledge.

Table 1: the Descriptions of Variables

Variables	Symbol	Description
Tax compliance	TC	Minimum total score for each respondent is 20 (1 mark times 20 questions- non compliant) and maximum score is 100 (5 times 20 questions- very compliant).
Perception of Tax Rate	TR	Taxpayers' perception on tax rate. Minimum score is 4 (1 times 4 questions- non compliant) and maximum is 20 (5 times 4 questions- very compliant).
Referral group	RG	The referral group (family members and closed friends). Minimum score is 4 (non compliant) and maximum is 20 (very compliant).
Probability of being audited	PA	Probability of taxpayer being audit by the tax authority. Minimum score is 4 (non compliant) and maximum is 20 (very compliant)
Tax knowledge	TK	Minimum score is 4 (non compliant) and maximum is 20 (very compliant)

To test the hypotheses on tax compliance, the data was estimated using multiple regressions. The following equation was used to test the hypotheses and establish the tax compliance determinants.

$$TC = \alpha + \beta_1TR + \beta_2RG + \beta_3PA + \beta_4TK + \epsilon_i$$

Where

TC = Tax compliant

TR = Perception of tax rate

RG = Referral Group

PA = Probability of being audited

TK = Tax knowledge

RESULTS

Out of 1,000 surveys directly distributed to respondents who are individual retailers and have business turnover less than USD 4 million, 280 were returned with one survey is damaged. Sampling region covers markets and shopping centers across Jakarta with divisions include Central Jakarta, West Jakarta, South Jakarta and East Jakarta and South Jakarta where each area covers among 2 to 4 shopping centers. Moreover, the surveys were distributed and collected at the time of the meeting with the respondents who have chosen at random. The respondents consist of 168 (60%) females, 111 (40%) males. A minimum age of 21 years old was considered reasonable. Overall, respondents aged between 21 and 45 years old made up the largest portion with 210 respondents (75%) and a total of 218 (78%) were married. The following table

2 illustrates the Pearson correlation matrix for dependent and independent variables. The table 3 provides results of tax compliance in which all independent variables except for the perception of tax rate were found to be significantly correlated with TC ($p < 0.01$). The highest correlation occurred between TC and TK followed by RG and PA.

Table 2: Pearson Correlation Matrix for Dependent & Independent Variables

	Tax.Compliance	Group	Audited	Tax.Knowledge	Tax.Rate
Tax Compliance	1	.328**	.322**	.365**	.111
Group	.328**	1	.813**	.826**	.547**
Audited	.322**	.813**	1	.809**	.525**
Tax Knowledge	.365**	.826**	.809**	1	.469**
Tax.rate	.111	.547**	.525**	.469**	1

** Correlation is significant at the 0.01 level (2-tailed).

To test the hypothesis on tax compliance the data was estimated using a multiple regressions models. Based on this multiple regression, results in the table 3 show that tax compliance was influenced by four variables namely TK ($\beta=0.365$), RG ($\beta=0.328$), PA ($\beta=0.322$) and TR ($\beta=0.111$), though TK is the only significant predictor. The findings suggest that high tax knowledge would increase tax compliance and also become the significant factor in determining tax compliance. Therefore, hypothesis H4 (tax knowledge is positively correlated with tax compliance) is accepted. On the other hand, the perception of tax rate, the referral group and probability of being audit would discourage tax compliance.

Table 3: Multiple Regression- Dependent Variable: Tax Compliance

	-.113	-1.667	.097	1.469
	.103	.907	.365	4.111
	.084	.789	.431	3.666
	.264	2.420	.016	3.822
	.380			
	.145			
	.132			
	2.375			
	11.592			

Notes: Significant at $p < 5\%$

CONCLUSION

The objective of this research is to examine the factors influencing taxpayer's behavior. Four variables of tax compliance were examined in this study, namely the perception of tax rate, the referral group, the probability of being audited and tax knowledge. Using direct question, results suggest that tax compliance was influenced by tax knowledge, the referent group, the perception of tax rate and the probability of being audited. Interestingly, however, tax knowledge becomes the strongest predictor affecting tax compliance. In contrast, the perception of tax rate, the referent group and the probability of being audited, although somewhat related are not significant enough to influence tax compliance. Furthermore, it seems that tax knowledge induces tax compliance, thus hypothesis 4 was accepted and supports the results by Eriksen and Fallan (1996). This study also indicates that the perception of tax rate, the influence of referent group and the probability of being audited are not significant to tax compliance. These results provide new evidence that taxpayers who have the perception of tax rate, high influence from family members and friends and a high probability of being audited would tend to discourage tax compliance. Therefore, hypothesis 1, 2 and 3 were rejected. With regard to the probability of being audited, the finding is consistent with the result reported by Young (1994), which showed that a high probability of being audited would potentially decrease the compliance of taxpayers. Therefore, since a high probability of being audited less encourages tax

compliance, the tax authority should not only increase the number of audit samples but also the firmness sanction in tax audits. In relation to the influence of the referent group, this result is not quite significant to improve the compliance level of taxpayers. This contradicts with the previous results shown by Clotfelter (1983), Hasseldine et.al.(1994) and Palil et.al. The opposite result may due to the character of retailers which rather indifferent to the existing taxation. With regard to the perception of tax rate, this finding indicates that the result is not significant correlated to tax compliance. In line with Kirchler (2007:114) that tax rate is an important factor in determining tax compliance behavior although the exact impact is still unclear and debatable. In summary, it could be concluded that tax knowledge has the significant correlation to the tax compliance of taxpayers as long as the fairness of tax system occur. It seems, however, that the tax compliance is solely based on tax knowledge, the probability of being audited, the perception of tax rate, and the referent group. Besides the tax knowledge in social level is the determinant factor to tax compliance.

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BIOGRAPHY

Fany Inasius is a lecturer of Accounting and Taxation at the Binus University. He is also serves as a Tax Consultant at Winda Triana Tax Consultant Office in Jakarta, Indonesia. He can be reached at Binus University, KH Syahdan Street No.9, Palmerah, West Jakarta, 11480. Email address:

WHEN MUST ONE GO DOWN WITH THE SHIP? HOW A NEW TARGETED LEGAL RULE CAN COMPEL PUBLIC TRANSIT EMPLOYEES TO BE HEROES AND AVERT TRAGEDY WHEN PERSONAL MORALITY AND MANAGEMENT INCENTIVES FAIL

Stephen Dnes, University of Dundee
Troy Felver, Ajou University

ABSTRACT

The recent disasters of the MV Sewol and the Costa Concordia raised questions about the need for a legal rule compelling crew members involved in mass public transportation to subvert their own desires of well-being for those of the public. Usually, operators, because of altruistic, historical and honorific personal impulses, bravely choose to assist the public even though such behaviors create acute existential threats. However, as these cases demonstrate, depending on selflessness as a management imperative can create extreme and unnecessary suffering (along with nearly unlimited corporate liability) when it is absent. The current state of criminal negligence can impute a duty to aid helpless passengers, but the exact scope of that duty is determined post hoc and where its limits lie is murky. It is quite difficult for companies to incentivize self-interested workers to suffer for the common good. Should the law create an explicit, criminally enforced fiduciary duty compelling crew to take all reasonable steps to safeguard the lives of passengers, and what should be its limits to the staff and the company? A refined and context-sensitive rule could help to balance the fundamental rights at stake, saving the maximum number of lives.

JEL: K420

KEYWORDS: Illegal Behavior, Sewol, Costa Concordia, Fiduciary, Criminal, Murder, Negligent

INTRODUCTION

The sinking of the *MV Sewol* on 16 April 2014 was a horrible tragedy of epic proportions. Basic outlines are well-known to the world. Over 300 people were killed when a ship capsized in relatively shallow waters near the South Korean coast ("One More Body Recovered from Sunken Ferry Sewol.", 2014). Around 8:48 AM, a sharp turn caused the ship to list dangerously ("Simulations Show Far Different Fate for the Sewol.", 2014) and distress calls were set at 8:55AM. ("Please Hurry' -- Transcript of Sinking Ferry's Desperate Calls Released.", 2014) The Korean Coast Guard responded and its ships arrived at 9:30 AM (Lee and Kim, 2014) while the ship's listing became increasingly severe. Rescue operations began shortly thereafter, but it was impossible to reach people who had not come to the ship's bridge or jumped overboard because of the ship's now-extreme tilt. By 10:23, the ship was nearly submerged and no further rescue possible (Salmon, 2014).

In this case, failure has many fathers. Many commentators blame the ship's owner for poor procedures, the government's lackluster response, and other causes. We stipulate these are all contributory factors in the disaster. However, we leave this analysis to other parties. In this paper, we will focus on the behavior of the crew. First, while some crewmembers acted with extraordinary heroism (Lijas, 2014), others drank beer while they waited for a Coast Guard rescue ("Crew of Doomed South Korea Ferry Drank Beer While Awaiting Rescue: Media.", 2014). Most damningly, crewmembers announced to passengers to stay in their seats and not attempt to reach the bridge of the ship ("Ferry Students 'floated from Cabins'", 2014) while

simultaneously violating their own commands. Indeed, the ship's captain was among the very first group of rescuees (Ryall, 2014). Their actions were a far cry from the noted case of the sinking of *HMS Birkenhead* in 1852, in which the captain and many of the troops in his charge chose to perish in order to follow the maxim "women and children first".

LEGAL ANALYSIS

Ships sink. Crews are incompetent. These are sad and unfortunate facts of life. However, the criminal code as it is interpreted, even on a sympathetic reading, does not include the most severe punishments for these actions. Afterward, the public prosecutor charged the ship's captain with murder by omission under Article 250 and 18 of Korea's Criminal Act. The captain and crew quite obviously took no affirmative action to kill; shipwrecks happen frequently. This was not a case of traditional premeditated murder; the criminal act fits much more precisely under Article 268, which deals with death by gross negligence. Why did they not charge the crew under this section? Public pressure was extreme, and death by gross negligence only provides for a 5 year prison term while murder allows for the death penalty. While the results of the selfish behavior truly shocked the conscience of the Korean nation and the world, this lack of action, *ipso facto*, should be insufficient for a murder conviction as statutorily defined.

The crew certainly lacked the requisite criminal intent to commit intentional murder. The only other way prosecutors could use the legal code to extract a murder conviction is using a crime of omission of murder. This is defined as someone having a duty to prevent the occurrence of danger and if that person does not prevent that danger, they will be punished in accordance with those dangerous results ([Korean Criminal Code], Article 18). Here, the problem is obvious: there is no defined fiduciary duty of the crew to aid passengers. The law has established fiduciary duties in many fields, for instance, between lawyers and clients (People v. Martinez, 2009), doctors and patients (Breen v Williams, 2006), trustees and beneficiaries (Keech v Sandford, 1726), and in many other positions where there is a relationship of trust and vulnerability between the principal and the agent. What does not exist is a legally recognized fiduciary relationship such as between passengers and crews in mass transit, and we believe this is wrong.

The vulnerability of passengers to crews' actions is profound. The passengers have no input on the direction and strategy of the crew in the journey to the destination. Additionally, in cases such as air travel, they are legally required to follow the directions of the crew, with civil penalties resulting from noncompliance (14 C.F.R. §§ 91.11, 121.580, 135.120). Given the law backs crewmember instructions with the force of law, it is reasonable to impose a corresponding fiduciary duty on crewmembers to put the interests of passengers above their own. Such a duty would correspond to the position of common carriers in private common law, which has long recognized special duties towards vulnerable consumers of services provided by those in the "common callings" (Markham v. Brown, 1837) such as innkeepers. A suitably defined fiduciary duty applied to transit workers would update the same principle for modern conditions.

In the Korean murder case against the ship captain, any duty that justifies murder (and in this case the death penalty) should be clearly delineated *ex ante*. Here, this was not the case. It appears the prosecution attempted to foist up a moral duty to the level of a legal one, and this smacks of an *ex post facto* law, in clear violation of the core principle of legality, where one could, in theory with all available information, determine if his actions were legal or illegal before any action is taken.

The Captain's recent acquittal of the most serious charge (Choe, 2014) bolsters the need for this duty to avoid legal indeterminacy and the possibility of prosecutorial abuse. The rights of passengers and the duties of the crew should be clearly enumerated to avoid this ambiguity. Having such a prominent case fail was embarrassing for the prosecution. The conviction for gross negligence and 36 year sentence might seem inadequate when examining the losses of the victims. However, in a future situation, the ambiguity could have been used to elicit a plea deal of greater prison time because of the threat of execution. This situation

is also not preferred, as this increases the arbitrary nature of justice. Much better for all involved would be clear lines delineating the obligations of the crew to the passengers, as this reduced vagueness would function as neither sword nor shield. We make no contention about the appropriateness of the punishment, only that societies are more likely to get behavior they desire when duties are explicit and clear. Why does this duty not exist? First, it might seem obvious and needless to demand a legal duty for the staff of an organization that transports the public. History is replete with romantic notions of the captain going down with his ship. Also, there seems to be a public perception that these events of extreme negligence are exceedingly rare. As we will show, this catastrophe is far from an isolated incident of gross negligence.

COMPARATIVE CASES

The *MV Sewol* is only one of several tragic cases in which crews may have fallen short of the level of care that might reasonably be expected of crews when tragedy strikes. On 13 January 2012, the Italian cruise ship *Costa Concordia* capsized and sank in shallow water. 32 passengers died. As with the *Sewol*, the captain was charged with a criminal offence, this time manslaughter, causing a maritime disaster and abandoning ship with passengers still on board. Yet these pre-existing legal duties seemed to do little to encourage the captain of the *Costa Concordia* to take steps to assist the passengers in his charge. At the time, it was reported that he fled the ship before it sank. Later, the captain claimed that he fell into a lifeboat as the ship listed ("Abandon ship? In recent maritime disasters, captains don't hang around", 2014). The criminal justice system might yet provide a sanction to the captain for the dereliction of his duties to his passengers. Nonetheless, we wonder if the result might have differed in the presence of a wider, simpler and better known legal rule to assist passengers under a fiduciary duty. An additional approach is seen in repeated calls for reforms to corporate manslaughter following maritime disasters. In the case of the UK, corporate criminal liability was widely discussed following the sinking of the *Herald of Free Enterprise*, a ferry operating in the English Channel which sank on 6 March 1987. 193 lives were lost. The sinking was attributed to a failure to secure the bow doors, which were in the charge of a sleep-deprived sailor. The problem was compounded by the failure of the first officer and of the captain not to check that the doors were secure (UK Department of Transport, 1987).

The act in question could be characterized as a negligent omission. In many situations, the law shows reluctance to criminalize omissions rather than acts. By contrast, a fiduciary duty can extend to taking positive steps in the interests of the beneficiary of the duty, at least in situations where a duty has been voluntarily assumed. Thus in a situation such as the *Herald of Free Enterprise*, concerning negligent omissions, a clear fiduciary duty to assist passengers might encourage crews to reflect upon whether they have made a negligent omission. This might in turn encourage crews to take effective steps toward greater passenger safety at a time when their conduct to date seems likely to have involved a sub-optimal level of care. The comparative cases also demonstrate that the probability of detection in most cases may be very low. Often, negligent omissions pass without incident. For instance, subsequent cross-channel sailings have sometimes left port with unsecured doors without the ship sinking.

Circumstances such as these present a paradigm case from an economic perspective for a wider legal duty, such as a fiduciary duty. Potential losses are very large, in fact often too large to be compensated, and the omission is unlikely to be detected. This is a noted problem justifying heightened standards of care in the criminal law (Becker, 1968). An extension of the fiduciary concept may be able to play a role in encouraging the optimal level of care. A final lesson from the *Herald of Free Enterprise* case underscores the importance of clarity in the law. The government report following the disaster noted that "the board of directors did not appreciate their responsibility for the safe management of their ships... The Directors did not have any proper comprehension of what their duties were" (UK Dept of Transport, 1987). In the jurisdiction concerned, the lesson drawn from this was to reconsider corporate criminal liability, ultimately resulting in the Corporate Manslaughter and Corporate Homicide Act 2007.

Reform to corporate criminal liability undoubtedly has a role to play in preventing similar tragedies. However, the focus on corporate criminal liability may to some extent have distracted from the duties of the individuals involved. Just as a lack of clarity in the law was a problem at the director level, the same might be said of responsibility at the individual level following the actions of crews in cases such as the *Sewol*. Having clarified corporate manslaughter, perhaps the time has come to reconsider the duties faced by the individuals involved.

PROPOSAL

We were also shocked by the crew's grossly insufficient failure to assist (indeed, they substantially impeded) any type of reasonable rescue attempts from the *MV Sewol*. However, what frightens us more is the use of a public frenzy to pervert the law into a tool of vengeance and scapegoating to appease mob hysteria. Criminalizing selfish incompetence per se leads quickly to a very steep and slippery slope. Management incentives are also probably insufficient to manage these problems; the threat of firing looks hollow compared with drowning. We believe a far better approach is a rational and prospective one that imposes clear and defined fiduciary duties on crew members to aid passengers traveling in mass public transportation. The benefits of a duty to aid passengers are clear.

First, the crew will receive notice of their duty to behave selflessly. They can either reject this duty and quit or accept it and expect additional compensation because of an additional true burden. From a law and economics perspective, the costs will eventually be borne by the beneficiaries, consumers, through higher tariffs and fees. This should be acceptable as a safety fee most consumers would want. Indeed, arguably, history has underpriced heroism and simply expected it from the crew, but with a new fiduciary duty, the benefits and costs will be properly accounted for, and maybe more importantly, provide notice of society's demands and expectations. A wider and clearer duty may have the most to offer in cases where conduct falls well short of reasonable care. Such a duty might not of course be breached by all crew and would thus be sensitive to circumstances, while retaining a clear general expectation that crew must take all reasonable steps to help. A fiduciary duty involving separate concepts of duty and breach may be particularly suitable in this context. Such a system would ideally make prosecutions similar to that of the *MV Sewol's* captain even more rare, but if they would be necessary, the legal basis for such prosecutions would be clear and just.

CONCLUSION

We leave it to others in the political process to define the scope and breadth of the rule; this will require significant study and input from affected players. Defining the frontiers of the rule will require debate and discussion in the political, legal, and business communities. We simply contend there should be some permutation of this rule added to the list of fiduciary duties recognized in law.

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[Korean Criminal Code], Article 250 (Murder, Killing Ascendant) A person who kills another shall be punished by death, or by imprisonment for life or for not less than 5 years.

[Korean Criminal Code], Article 268 (Death by Gross or Occupational Negligence) A person who causes the death or injury of another by gross negligence shall be punished shall be punished by imprisonment for not more than five years or by a fine not exceeding twenty million won.

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DETERMINANTS OF SELF SERVICE BANKING TECHNOLOGY IN KENYA

Charles Keter Kiprono Sang, Moi University
Lucy Jepchoge Rono, Moi University

ABSTRACT

Advances in technologies have allowed service providers to incorporate many different technologies into the delivery of their services to improve their competitiveness and performance. The study focused on establishing determinants that influence consumer towards the usage of self-service banking technologies. It is believed that the successful usage of self-service banking technologies will be cost and convenience beneficial for all stakeholders in the financial sector enhance improving their performance. The research model purposes an extension to the technology acceptance models and the Unified theory of acceptance and use of technology that will represents a shift from fragmented view of information technology acceptance to a unified integrated single theory that will account for use of self service banking technology. The target population for the study was users of selected commercial banks in Kenya, utilizing a sample size of 325 respondents. Reliability and validity of the data collection instrument was tested using Cronbach Alpha and Average Variance Extracted respectively. Descriptive and inferential statistical data analysis was carried out while regression analysis was used to predict the effect of selected determinants of self-service banking technology on its usage. The domains in which subjects were tested for were ease of use, facilitating condition, need for interaction, and perceived risk. The domains were significantly associated with use of self service banking technology exception of ease of use. Taking into account the importance of innovation and technological advancement studies should be carried to establish the effect of technological usage and organization commitment on firm performance.

JEL: O3, O33:

KEYWORDS: Self-service Banking Technology, Self-Service, Banking Technology, Kenya

INTRODUCTION

Technology changes our life day after day. Today, our lives have become digital and dependent on technology since we are interacting with different kind of technologies to fulfill different kind of tasks in our daily life. Some of these technologies have become important in our life more than others like computer, Internet and mobile phones. Technology embodied in small as well as in big devices where today our interaction with them increased radically since it is easy to carry and give us a high functionality. Self-service technologies are viable for banks and other financial intermediaries because information processing is essential to their services. Automation of standard services is expected to reduce the need for financial intermediaries while there will be continued demand for nonstandard, differentiated transactions and services (Emmons & Greenbaum, 1998), however this is not the case in Kenya since commercial banks are still opening up branches at a high rate for instance it grew by 102% from 2004 to 2008 (CGAP Bank Branching Regulation Survey, 2008).

This revolution in the market place has set in motion a revolution in the banking sector for the provision of a payment system that is compatible with the demands of the electronic market place (Abor, 2005). Even though with the entire technological advancement in the banking industry, some consumers have negative experiences and feelings towards such technologies. Some customers prefer personal interaction with service personnel and other customers and are less than eager or could even resist using self-service banking technology, even though consumers are increasingly being required by financial institutions to take a more

active role in the production and delivery of services through the use of self-service technologies. It is argued that the effective infusion of these technologies into the 'markets place will provide the users with many benefits such as convenience, flexibility, customization, control, enjoyment, improved service over face-to-face encounters and greater satisfaction, even though some consumers have negative experiences and feelings towards self-service banking technology. Some customers still prefer personal interaction with service personnel and other customers and are less than eager or could even resist using self-service technologies.

In Kenya the banking sector has undergone tremendous change in technology especially in Self Service Banking. Banks and other financial institutions have moved to e-banking in their efforts to cut costs while maintaining reliable customer service (Kolodinsky and Hogarth, 2001). However the adoption process has been the problem since customers are still visiting the traditional brick banking halls for most of the services which they could receive by use self-service banking Technologies (SSBTs). The successful implementation and usage of SSTBs is dependent on wide consumer adoption/usage in order for a bank to justify the investment cost. The need to understand consumer decisions regarding SSTs have attracted research attention into the factors which would facilitate consumer usage of self-service banking.

Consumers are increasingly being required by firms to take a more active role in the production and delivery of services through the use of self-service technologies (SSTs). It is argued that the effective infusion of these technologies into the 'markets place 'have provided the users with many benefits such as convenience, flexibility, customization, control, enjoyment, improved service over face-to-face encounters and greater satisfaction, even though some consumers have negative experiences and feelings towards self-service technology (SSTs). Some customers prefer personal interaction with service personnel and other customers and are less than eager or could even resist using Self Service Technologies. Self-service technologies are viable for banks and other financial intermediaries because information processing is essential to their services.

Research Questions: Why are consumers in the banking hall still queuing while they can receive the same service using self-service banking technology?

LITERATURE REVIEW

The term 'self-service technologies' was first used by Meuter, et al (2000); they defined self-service technology as 'technological interfaces that enable customers to produce a service independent of direct service of employee involvement'. The definition has gained wide acceptance in subsequent research by other authors such as (Makarem *et al.*, 2009; Dean, 2008; Forbes, 2008 and Meuter, 2005). The introduction of Self-Service Technology to the delivery of a service has led to the removal of the provider's personnel from the transaction and gave the consumers more responsibilities to the customer to transact the service on their own. Although changes in service delivery are supposedly made to benefit the customer, they often require increased the involvement on the part of the customer. These and other factors may preclude the customer from trying or using the technology. Service providers must be aware that when changes in a service are instituted, a potentially significant portion of the customer base that the change is alleged to benefit, will opt not to participate in the new service format (Langeard *et al.*, 1981). Even with all this benefits the use has remained to be so minimal amongst the account holders and bank user especially in developing countries.

For instant most of the financial institutions and banks have adopted the use of self service banking technologies such as the automated teller machines (ATM's) and internet banking (e-banking), mobile banking (m-banking) have been utilized in serving consumers and reducing costs of carrying business while maximizing profits. With the development of m-shwari a product of Safaricom and Central Bank of Africa (CBA), one can say it's an evolution of paperless banking offered through M-PESA. With M-shwari we

can call it a revolution in the banking sector. It is a paperless banking service which Enable you open and operate an M-Shwari bank account through your mobile phone, via M-PESA, without having to visit banks or fill out any forms. This is a product for everyone who feels that banking should be hassle-free. No forms to fill in, no branches to visit. Just one click on your phone and you have a saving account www.safaricom.co.ke.

The growing research into self-service banking technologies (SSBTs) has brought the need for the development of a classification system that will look at the different forms of SSTs usage by the consumers since most of the institution are putting huge investments in such technologies so as to maximize profits and minimize cost by transferring the cost to the consumers of their products. The successful implementation of SSTs is dependent on wide consumer adoption/usage in order to justify the investment cost (Lee and Allaway, 2002). The need to understand consumer decisions regarding SSTs has attracted researcher's attention into the factors which would facilitate consumer adoption/usage (Curran and Meuter, 2005). A study carried in Portugal about the use of self-service technologies in financial services revealed that customers who use the service are more satisfied compared to those who don't use the service. They also turned out to be less sensitive to prices than their counterparts who were not using the service since most of the decisions they made without persuasion. However, the customers who used the self-service technologies were more prone to complaining especially at the early stages of learning majorly due to the time invested in the learning process. Users of the technology also showed a higher tendency to purchase and were not likely change their banks compared to the non-users (Rodriguez, 2010).

A study conducted among Portuguese consumers about the use of self-service technologies in financial services revealed that customers who used the self-service banking technologies where more satisfied compared to those who don't use the self-service technologies. Consumers who used self-service technologies also turned out to be less sensitive to prices than their counterparts who were not using the service since most of the decisions they made without persuasion of personnel's. However customers who used the self-service technologies were more prone to complaining especially at the early stages of learning majorly due to the time invested in the learning process. Users of self-service technology showed a higher tendency to purchase and were not likely change their banks compared to the non-users (Maria, 2010). These reviews have produced different SSBT adoption factors and this paper suggests that there is no evidence of a widely agreed SSBT model of adoption. For the purposes of this study, five key factors, namely perceived risk, ease of use, need for interaction, facilitating condition and consumer readiness. The five factors were chosen because of their frequent inclusion in SST adoption research projects.

Theoretical Framework

The main interest of the study is on usage of self-service banking technology in Kenya and its acceptance, a fundamental managerial challenge in the implementation of self service banking technology. Thus, a review of prior studies suggested the theoretical foundations of the formulations used in our hypotheses. To this end, this study will examines two prevalent theories (i.e., TAM and UTAUT) for investigating individual information technology /information science (IT/IS) acceptance in a self-service banking context. Studies concerning consumers' intentions to use mobile services have been conducted on the basis of Davis's (1989) technology acceptance model (TAM) but Nysveen *et al.* (2005) pointed out 4 extension of TAM that may be relevant to explain intention to use self-service banking technologies in relation to mobile banking, but can this extension be used in place of self service banking technology. According to Ventkatesh and Davis 2000 they stated that TAM may be too parsimonious and it should be supplemented and extended by means of concepts such as subjective norm and image therefore UTAUT construct was included in the study conceptual framework.

Nysveen *et al.* (2005) concluded that technological acceptance model (TAM) has been used often in work-related contexts that has no implication to the end user thus the consumers' of such self-service banking

technology such those using mobile services depends on their available resources (perceived control), as predicted in the theory of planned behavior (TPB) of (Ajzen 1991). TAM has only been used in an organizational context rather than in everyday life context that users face while using such technologies (Ventkatesh and Davis 2000). That calls for the need of additional construct from the unified theory acceptance and use of technology (UTAUT) model since TAM's ability to explain various forms of technology usage is limited, and it has only been able to explain a variance of approximately 40 percent (Ventkatesh and Davis 2000). The research has combined both TAM and UTAUT dimension so as to encompass the reliability and accuracy of the technology based self-service technology usage with an aim of establishing determinants of self service banking technology usage and establishment of an effective model that will explain the usage of such self-service banking technologies.

Determinants of Self Service Banking Technology Usage

The successful implementation of Self-Service banking Technology (SSBT) is dependent on consumer usage/adoption in order to justify the investment cost (Lee and Allaway, 2002). The need to understand consumer decisions regarding Self-service Technologies have attracted research attention into the factors which would facilitate consumer adoption (Curran and Meuter, 2005). The implementation and adoption of new technology brings several questions into the minds of the consumers. In this regard it can be said that self-service banking technologies are an effective source to reduce costs and to increase the number of customers for the firm. It can also go the other way, if customers either won't try the new Self-service banking technology, or try it once and go running to the competitor. The question is 'what is customer value, and how will new Self-service banking technology (SSBT) provide the value. The research examine four key factors, namely perceived risk, perceived ease of use, need for interaction and facilitating condition. The factors were chosen because of their frequent inclusion in SSBT adoption research projects.

Hypothesis Development

Perceived Risk: Perceived risk has been examined mainly in the e-commerce in connection with the buying process of consumers (Young et al., 2005; Harper et al., 2004). Risks in Internet shopping were researched in varying shopping contexts: shopping for clothes (Cases, 2002), airplane tickets (Kim et al., 2009; Cunningham et al., 2004) and Internet shopping in general (Forsythe and Shi 2003; Liebermann and Stashevsky, 2002). Kim et al. (2009) who studied perceived risk and risk reduction in purchasing air-tickets online. They included risk dimension variables derived from the literature to date including performance risk, security risk, financial risk, physical risk, psychological risk, time risk and found that security risk was of primary importance. This finding is similar to previous research which found that payment and privacy security appeared as a major risk factors in Internet shopping settings (Forsythe and Shi, 2003). Therefore we hypothesize the first hypothesis:

H1 Perceived risk has no significant effect on use of self service banking technology.

Ease of Use: Perceived usefulness and ease of use was introduced by Davis, Bagozzi and Warshaw (1989) and conceptual the model called Technology Acceptance Model (TAM), introduced the two variables of perceived usefulness and perceived ease of use in a. Davis (1989) justified the choice of perceived ease of use and perceived usefulness as key determinants of behavior, based on a literature review of multiple disciplines dealing with behavior and innovation adoption. Perceived ease of use is introduced in the information systems literature by Davis (1989) and defined as 'the degree to which a person believes that using a particular system would be free of effort.

Extensive researches have provided evidence of the significant effect perceived ease of use has on usage intention, whether affecting perceived usefulness directly or not (Venkatesh & Morris, 2000). In order to prevent the "under-used" system problem, mobile banking systems must be both easy to learn and easy to

use. Perceived ease of use was also found to be a significant antecedent to the perceived credibility of Internet banking in a study by Wang *et al.*, 2003, the study seek to establish the effect of perceived ease of use on self-service banking technology usage in Kenya . Therefore we hypothesis:

H2 Ease of use has no significant effect on use of self service banking technology.

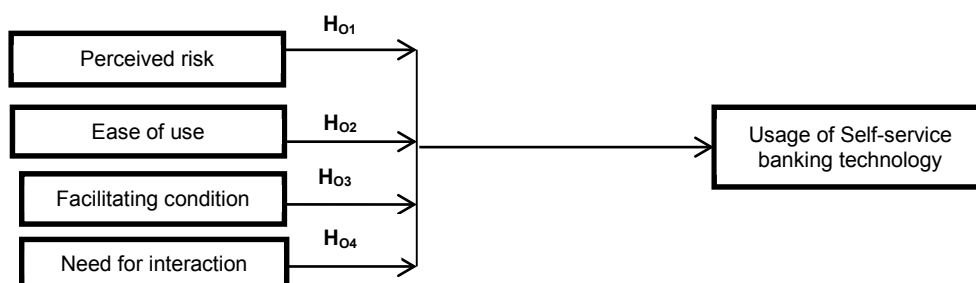
Need for Interaction: Lee et al, (2010) proposed that need of interaction should be included as construct in research models for Self Service Technology adoption/usage since consumers have a preference for personal contact. This construct has been researched in detailed by Simon and Usunier (2007) they found that personal contact had the strongest influence on the preference for the personal contact construct. This fact was also confirmed by Dabholkar and Bagozzi (2002) that personal traits are the basis of forming consumer attitudes and behavioral intentions on usage of such self-service technologies. Walker and Johnson (2006) reported that 35% of the respondents to their survey preferred personal contact and 65% preferred it in some occasions, including when they had a specific issue which needed prompt resolution, or when they wanted to make a complaint. Consumers develop negative attitudes towards a service provider if they are left with only Self Service Technology option and they expect to have personal backup if something goes wrong.

H3 Need for interaction has no significant effect on use of self service banking technology.

Facilitating Condition: By capturing the concepts of perceived behavioral control facilitating conditions, and compatibility such as work style, Venkatesh et al., (2003) defined facilitating conditions as the degree to which an individual believes that an organizational and technical infrastructure exists to support technology use. In UTAUT, Venkatesh *et al.* (2003) integrated 32 factors used in eight competing models into five constructs and empirically identified that behavioral intention and facilitating conditions were two direct determinants of adoption behavior. In the mobile banking adoption literature, Joshua and Koshy (2011) illustrated that the more convenient the access of respondents to computer and Internet, the more proficient their use of the computer and Internet, which results in a higher adoption rate of respondents using electronic banking. Consequently, grounded in UTAUT, the following hypothesis is put forth:

H4: Facilitating conditions has no significant effect on use of self service banking technology.

Figure 2.1: Conceptual Framework



Note: Independent variables which are the selected determinant of self-service banking usage will include: ease of use, perceived risk, and need for interaction. Self- service banking technology usage will be the depended variable. Source: Researcher (2014)

DATA AND METHODOLOGY

Research design: The study used a descriptive design since we focused on getting inferences from the findings on the impact of determinants of usage of self-service baking technology (Ease of use, Need for interaction, Facilitating condition and Perceived risk) on Usage of self service banking technology. The design for the study was a survey design which measured five variables: independent variable and dependent variable.

Target sample size: The target population will be 650 depositors out the 1000 adults in the country according to the (World Bank Report, 2013). There are 25,701,394 registered adults in Kenya, which 12,709,568 people are males and 12,991,826 people are female registered inhabitants in Kenya (UNICEF Report, 2013). A sample size of 400 responded was used accordance to Taro Yamane's formula (1967) out of which only 325 was used.

Data Collection Instruments: The questionnaires were the main instrument of data collection. Questionnaires were issued randomly to customer at the banking hall. Each respondent was given enough time to respond to questions and any clarification was done at the same time by research assistants. The questions were divided into variables of interest. Likert scale with point 7 was used to bring variation of results, with 1- very Strongly Disagree, 2- Strongly Disagree 3-Disagree, 4-Neutral, 5-Agree 6- strongly agree and 7-very strongly agree.

Data Processing and Analysis: The data collected from the respondent was coded and entered in SPSS V20 for data analysis. Before analysis was, test for normality was done so as to ascertain whether to use parametric or non-parametric test in subsequent analysis. Descriptive statistics was done to identify characteristics of demographic data of respondents while inference statistics was done for the purpose of Correlation i.e. identify the relationship between the determinants (Ease of use, Need for interaction, facilitating condition and Perceived risk) and Use of self service banking technology and Multiple Regression was done to find out the variance in the dependent variable (Use of self service banking technology) that was explained or accounted by the independent variables. The model below was used to predict the Use of self service banking technology

$$y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \varepsilon \dots\dots\dots (i)$$

y =Self-service banking technology usage

β_0 =Is the constant of the equation?

x_1 =Ease of use

x_2 =Perceived risk

x_3 =Facilitating conditions

x_4 =Need for interaction

$\beta_1 - \beta_4$ = are the coefficient regression or change induced in y by each x

RESULTS AND CONCLUSION

Respond Profile: As shown in table 1, the study revealed that majority of the respondents 174 (53.5%), were males. It was also revealed that, 105 (57.5%) of the respondents were also aged below 24 years. 82 (25.2%) were below 30 years and 21 (6.5%) were above 46 years, while 123 (37.8%) of them were undergraduate degree holders from this we can assume that bank users are males and females who are aged below 24 years. The study also revealed that those with computer skills were 91.1% which indicated that majority of bank users in Kenya are computer literate.

Reliability: Reliability of the study instrument was done to determine the extent to which a variable were consistent to what was supposed to measure (Hair et al., 2006). The reliability of the items was assessed by determining the items' coefficient alpha. The generally acceptable level of Cronbach's alpha is above 0.70 and it may decrease to 0.60 in exploratory research (Hair et al. 2006). During the measurement purification, one item measuring Facilitating Condition Construct (FCa) and Use of self service banking Technology (USa) records Corrected Item-Total Correlation which was less than 0.3 and the Cronbach's alpha of the construct increased when the item were removed from further analysis. The above table reveals that the all

the factors in the construct have recorded a reliability value of 0.8 and above respectively for Cronbach's alpha.

Table 1: Respondents

Category		Number of respondent	Percentage
Gender	Female	151	46.5
	Male	174	53.5
	Total	325	100
Age	18-24	105	32.3
	25-30	082	25.2
	31-35	042	12.9
	36-40	051	15.7
	41-45	024	07.4
	46 –Above	021	06.5
	Total	325	100
Education	High school graduate	055	16.9
	Technical training	061	18.8
	Undergraduate degree	123	37.8
	Graduate degree	051	15.7
	Others	035	10.8
	Total	325	100
Computer skills	No	029	8.9
	Yes	296	91.1
	Total	325	100

Source: Survey Data (2014)

Table 2: Reliability Analysis

	Item	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted	Standardized Cronbach's Alpha
Ease of use No of items 3	EUa	.443	0.196249	.902	.890
	EUb	.635	0.403225	.899	
	EUc	.597	0.356409	.900	
Need for interaction	NIa	.329	0.108241	.903	.880
	NIb	.610	0.372100	.900	
	NIc	.576	0.331776	.900	
Perceived risk No of items 4	PRa	.576	0.331776	.900	.897
	PRb	.477	0.227529	.901	
	PRc	.556	0.309136	.900	
	PRd	.457	0.208849	.902	
Facilitating condition No of items 4	FCa	.183*	0.033489	.907	.879
	FCb	.690	0.476100	.898	
	FCc	.324	0.104976	.904	
	FCd	.597	0.356409	.900	
Use of self service banking technology	USTa	.214*	0.045796	.905	.879
	USTb	.419	0.175561	.904	
	USTc	.443	0.196249	.903	
	USTd	.416	0.173056	.904	
	USTe	.464	0.215296	.902	

Note: EU= Ease of use, NI=Need for interaction, PR=Perceived Risk, FC=Facilitating Condition, UST=Use of self service banking technology
*Deleted from further study since the Corrected Item-Total Correlation of the items were less than 0.30 Item deleted * <0.30.

Factor Analysis Results: Factor analysis was carried out and the results of principle component analysis highlight that the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy value is found to be above 0.80 which will indicates around 80 per cent of variance of the data is common variance. The KMO value measures the sampling adequacy and the values were more than 0.6 which is the rule of thumb in conducting analysis (Coakes et al., 2010). A summary of which is shown in table 3.

Table 3: Factor Analysis

	Items	Standardized loading	KMO	Cumulative of variance
Ease of use	Learning to use SSBT was easy for me.	0.741		
	I find SSBT difficult to use.	0.847		
	It was easier for me to be skillful using SSBT	0.824	0.843	60.624
Need for interaction	I enjoy seeing the people who work at my bank	0.631		
	Personal attention at my bank is not important	0.856		
	people at my bank do things that no machine could	0.721	0.632	55.009
Perceived risk	I feel secure conducting my banking using SSBT	0.795		
	I feel safe conducting my business using SSBT	0.828		
Facilitating condition	I know SSBT will handle my banking correctly	0.767		
	There is little danger anything wrong will happen when using SSBT	0.618	0.724	57.170
	I have the knowledge necessary to use SSBT	0.758		
Use of SSBT	All the contents of self- service banking technologies are easy to read and understand	0.771		
	The Language in document is easily understood	0.801	.659	60.363
	How likely are you to use mobile banking	0.766		
	How likely are you to use internet banking	0.727		
	How likely are you to purchase using SSBT	0.604	.628	54.077
	How likely are you to pay bills using SSBT	0.827		

Average Variance Extracted: Validity of the measurement of the instrument was done by applying Fornell and Larcker (1981), measure of Average Variance Extracted (AVE) to access the discriminate validity of the measurement. To satisfy the requirement of the discriminate validity, the square root of a construct's AVE must be greater than the correlations between the construct and other constructs in the model. For example, the square roots of the AVEs for the two constructs, ease of use and facilitating condition, are 0.74707 and 0.56751 in table 6, which are more than the correlation, 0.480; between them in table 4 this demonstrates there is adequate discriminate validity between the two constructs. The square roots of all constructs' AVEs in table 4 of this study were also greater than the correlations among all constructs in table 5. Therefore, the discriminate validity of the measurement in this study was acceptable. In sum, it demonstrated that there were adequate reliability and validity in this study.

Table 4: The loadings of the Items and AVEs of the Constructs

Construct	Items	Loading	The square root of AVE
Ease of use (EU)	EUa	.897	
	EUb	.777	
	EUc	.919	.74707*
Need for interaction (NI)	NIa	.869	
	NIb	.871	
	NIc	.897	.77264*
Perceived risk (PR)	PRa	.777	
	PRb	.919	
	PRc	.869	
	PRd	.871	.73788*
Facilitating Condition (FC)	FCb	.547	
	FCc	.822	
	FCd	.891	.56751*
	USTb	.740	
Use of self service banking Technology (US)	USTc	.871	
	USTd	.869	
	USTe	.800	.67240*

Source : (Survey Data 2014), Note: *: AVE is average Variance Extracted, EU= Ease of use, NI=Need for interaction, PR=Perceived Risk, FC=Facilitating Condition, US=Use of self service banking technology

The low inter-correlations among the explanatory variables used in the regressions indicate no reason to suspect serious multicollinearity. To check further for multicollinearity, a diagnostic test was done using variance inflation factors (VIFs) were computed for the independent variables. As a rule of thumb, if one of the individual VIFs is greater than 10, there is an indication of multicollinearity problem (Gujarati, 1995).

The VIF values reported in the table 5 are small (much less than 10) with an average of 1.34 indicating an absence of multicollinearity between variables. The VIF can therefore be defined as; $VIF=1/(1-R^2)$ where R^2 is the squared multiple correlation coefficient between dependent variable and the explanatory variables (Maddala,2001). The minimum value of VIF is one, where R^2 is equal to zero. Hence, the closer the VIF value is to one the lower is the degree of multicollinearity. The highest correlation is between ease of use and use of self service banking technology (positive and significance), 0.363. The second highest correlation is between perceived usefulness and use of self service banking technology (Positive and significant), 518.

Table 5: Correlation Matrix and variance Inflation Factors (VIF)

	Y	A	B	C	D
Use of SSBT (Y)	1.000				
Ease of use (A)	.363	1.000			
Perceived usefulness (B)	.518**	.479**	1.000		
Need interaction (C)	.354**	.553**	.480**	1.000	
Perceived risk (D)	.472**	.479**	.559**	.425**	1.000
VIF		1.15177	1.36673	1.1432	1.2867

**Correlation is significant at the 0.01 level (2-tailed), *Correlation is significant at the 0.05 level (2-tailed). Note: VIF= Variance inflation factor

Results of Regression Analysis

The analysis of the results is presented here is in different subsections. It begins with an analysis of measures of Ease of use, Perceived risk, Need of interaction and facilitating condition. Multiple regression analysis was employed to test hypothesis in this research, According to (Hair et al., 2005), Multiple Regression Analysis is applied to analyse relationships between a single Dependent Variable and Independent Variables, and hence it was considered an appropriate method for this research. The study aimed at investigating the direct effect of the perceived risk, Ease of use, Need for interaction Facilitating condition and consumer readiness on use of self-service banking technology. Multiple linear regression models were used to investigate the effect of independent variables against dependent variable. The study results in table 6 scored adjusted R squared of 0.704, indicating that joint contribution of ease of use, need for interaction consumer readiness and facilitating condition explains 70.4% variation of Use of self service banking technology in Kenya.

Table 7 shows the prediction of the five variables on use of self service banking technology was reported to be significant as reported by analysis of variance (ANOVA) of goodness fitness with F ratio of 23.334, with p value of 0.000 less than 0.01. The Durbin Watson test the serial correlation of the data, Durbin-Watson statistic is substantially less than 2, there is evidence of positive serial correlation, although positive serial correlation does not affect the consistency of the estimated regression coefficients, it does affect our ability to conduct valid statistical tests, as such the research concluded that the significant statistics are valid.

Hypothesis Testing

To test the study hypothesis, H01, H02, H03 and H04 the study used direct effect regression model. Results on table 8 below showed that beta value for ease of use was 0.124 with p value of 0.077 which was more than $p < 0.05$ (level of significance) hence the study accepted hypothesis H01 that there is no significant effect of ease of use on use of self service banking technology. Results on table 8 below also revealed that facilitating condition beta value of 0.514 with p value of 0.000 which was significant at $p^* < 0.01$, thus the study rejects hypothesis H0₂ there is no significant effect of facilitating condition on use of self service banking technology and we conclude that there is significant effect of facilitating condition on use of self-service technology.

Table 6: Regression Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		Durbin-Watson
				R Square	Change	
.853	.727	.704	.54992778	.727		1.748

* Predictors: (constant) consumer readiness, need interaction, facilitating condition, perceived risk, ease of use * Dependent Variable: use of self-service technology

Table 7: Anova

	Sum of Squares	df	Mean Square	F	Sig.
Regression	99.042	4	16.507	23.334	.000*
Residual	225.958	321	.707		
Total	325.000	325			

Note: Source: (Survey Data 2014), **Significant at $p < 0.01$, *significant at $p < 0.05$, NI need for interaction, FC= facilitating condition, EU= ease of use, PR= perceived risk. * Predictors: (constant) consumer readiness, need interaction, facilitating condition, perceived risk, ease of use, Significant * $p < .001$

Further study results on table 8 below shows that the beta value for need for interaction was 0.351 with p value of 0.000 which was $p < 0.01$ (level of significance) which was significant, thus the study rejects hypothesis H_0_3 there is no significant effect of need for interaction on use of self service banking technology and concludes that there is significant effect of need for interaction on use of self-service technology. Lastly results on table 8 showed that that perceived risk had a beta value of 0.282 with p value at a 0.000 which the $p < 0.01$ (level of significance) which was significant, thus the study rejects hypothesis H_0_4 there is no significant effect of perceived risk on use of self service banking technology in Kenya and concludes that there is significant effect of perceived risk on use of self-service technology.

Table 8: Path Coefficient, t-value and Significance

	Direction	Path Coefficient	t values	Sig.
EU	+	.124	1.772	.077
FC	+	.514	9.007	.000**
NI	-	.351	-5.611	.000**
PR	+	.282	6.022	.000**
R Square		.727		
Adjusted R Square		.704		
ANOVA (F ratio)		23.334		
ANOVA (Prob)		0.000		

CONCLUDING COMMENTS

Summary of the Findings: The study focused determinants of self service banking technology (Ease of use, Perceived risk, Need for interaction and Facilitating condition) on usage of self service banking technology in Kenya. In overall the selected determinants of self service banking technology explains 70.4% of the variation of the usage of self service banking technology in Kenya. This means that there are other factors which explained 29.6% of the variation on the use of self service banking technology. This was higher than technological acceptance model (TAM's) which it only explains a variance of approximately 40 percent (Venkatesh and Davis 2000). By combining TAM's and UTAUT Model it explained the variance by 70.4 percent which was higher than that found by (Venkatesh & Davis 2000). This implied that personal factors such as need for interaction plays an important role in use of self service banking technologies in Kenya. Need for interaction was found to be significant in a direct relationship with use of self service banking technology but when moderated need for interaction was not significant implying that end users don't need to be prepared to interact with bankers in the banking halls.

Further need of use was not significant on the use of self service banking technology in Kenya implying that most Kenyans have technical knowhow on the use of technological infrastructure hence banks should not concentrate on customizing such technologies but concentrate on other factors such as perceived risk which was very significant. This implies that consumers were worried lot when using self-service banking technologies. The implication for business especially the banking industry is that, instead of developing self-service banking technology from the organization perspective it should be from the holistic viewpoint of the consumers. Furthermore, referring to Venkataesh et al., (2003), Venkataesh and Zhang (2010), and Foon and Fah (2011), this study reveals that the effect of need for interaction and facilitating condition was significantly amplified on use of self service banking technology and only perceived risk was significant from technological acceptance model.

Conclusion: The study contributed to the theoretically by providing an overview role of contingency factors such as facilitating condition and need for interaction are crucial to technology usage. Self-service banking technology in Kenya is likely to become increasingly more important banks strive to minimize costs and maximize service in order to remain competitive in expanding marketplace. Bank managers need to continually assess consumers' propensity to accept and use the new self-service technology that they offer. The levels of optimism, insecurity, need of interaction and discomfort on facilitating condition towards using new self-service technology appear to be either a contributor or an inhibitor to the diffusion of innovative self-service technology for most consumers. Banks need to take advantage of the contributor (Optimism) and address the inhibitors (Insecurity, need for interaction and facilitating) in order to enhance the likelihood of Kenyan consumers using self-service technology to complete banking transactions.

*Recommendations :*The managerial implications are that for Banks to effective utilize the self-service banking technologies they should put much investment in awareness and provision of facilitating conditions that will enable the usage of such technologies be successful rather than investing so much on the technology itself than the end user who will consume the product . Further self-service banking technology providers have to take into consideration consumer's perceptions which deemed important on use of self service banking technology which is in line with Anitsal and Schumann, (2007) findings that SSBT's providers should consider the high level of consumer participation which sometimes the consumers are not rewarded for their input such as the provision of facilitating conditions. Therefore, an understanding of the consumer perspective is of importance in terms of awareness on the usage SSBTs.

The UTAUT model was proven to be stronger to the other competing models (Venkataesh & Zhang 2010), but only a little UTAUT-based research exist, particularly compared huge TAM/TPB-based research. This is why Venkatesh and Zhang (2010) proclaimed that studies examining and enhancing the generalizability and validity of UTAUT in various technology contexts are demanded. Based on the feedback from 325 respondents in Kenya, the empirical evidence of this study indicates that the variances of consumer intention and behavior can be significantly explained by the extended UTAUT. Table 6 presented UTAUT and TAM model combined was able to explain as much as 70.4% of the variation of the usage of self service banking technology in Kenya. As a result, the first theoretic contribution of this work is to demonstrate the validity and generalizability of UTAUT in the context of self service banking technology usage since with the addition of two construct of UTAUT model it improved the TAM model variation from 40% stated by Venkatesh and Davis (2000) to 71.04%.

Suggestions for Further Studies: Further studies should examine, other predictors of propensity to use technology should be examined. Finally, future research could examine whether the relationship between the technology readiness dimensions and "likelihood to use self-service technology" will vary across demographic characteristics of consumers. Also studies should be carried to establish the effect of self service banking technology usage on financial performance of financial intermediaries since most consumers are using such technologies are less price sensitive. Finally the samples selected might have not be representative of the whole with regard to the problem at hand of convenient sampling since Such

samples are biased because some kinds of respondents might be selected and avoid others (Lucas 2014), and respondents who volunteer for a study may differ in unknown but important ways from others (Wiederman 1999), their fore other sampling technique should be used and replicated in the same study.

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BIOGRAPHY

Charles Keter Paper writer is Student at Moi University, Department of Accounting and Finance.

Dr. Lucy Rono the Coauthor is the head of Department Accounting and Finance, Moi University. They can be reached, Moi University, Department of Accounting and Finance, School of Business and Economics, 3900-30100, ELDORET, Kenya.

SUPPORTING EDUCATION AND CAREER TRANSITIONS IN THE FINANCIAL AND ACCOUNTANCY SECTOR

Julie Haddock-Millar, Middlesex University Business School
Chris Rigby, Middlesex University Business School
Chandana Sanyal, Middlesex University Business School

ABSTRACT

The aim of this pilot project was three-fold: 1) create a learning intervention with the aim of developing priority employability skills as determined within the financial services and accountancy sector for first year undergraduate students; 2) explore the participants' experience of the programme content; 3) identify recommendations for future schemes. The United Kingdom (UK) Financial and Legal Skills Partnership (FLSP) developed a platform to provide mentoring and skills development across financial services and accountancy. Known as "Get In Get On" (GIGO), the FLSP'S virtual work experience comprises two discrete though interdependent features: 1) skills and knowledge development; 2) e-career mentoring. Between February 2014 and April 2014, twenty eight mentees and mentors (from Middlesex University and supportive organisations/individuals) participated in the scheme. The pilot evaluation suggests that there is reciprocal learning for students and professional mentors within the context of the accounting and finance profession. Students have benefited from a heightened awareness of the career opportunities available in the sector and how their studies may assist them in developing their key employability attributes. Feedback suggests that the scheme has greatest benefit for students entering Higher Education, with a view to preparing them for future employment.

JEL: I2, Y8

KEYWORDS: Education, Career Transitions, E-Mentoring

INTRODUCTION

Graduates emerging from universities in search of employment are confronted by a number of challenges. One of these challenges is that they carry a degree stating their subject discipline rather than explicit evidence of their capability or transferable skills. Furthermore, they often lack the skills to position themselves appropriately in the employment market. Supporting education and career transition through mentoring and employability initiatives are both widely researched concepts and can address these issues. What is lacking is an examination of the contribution that mentoring can make to employability. Furthermore, advances in technology have redefined mentoring as a learning and development activity and heralded e-mentoring, using online solutions to open up possibilities of mentoring relationships that cross boundaries of time, geography and culture (Zey, 2011).

The Financial and Legal Skills Partnership (FLSP) is the 'skills champion' for the financial and legal sectors in the United Kingdom (UK). FLSP has a single goal: to proactively support the development of a skilled workforce in the UK's finance, accountancy and legal sectors. FLSP derives much of its funding from the UK Commission for Employment and Skills (UKCES). UKCES is a publicly funded, industry-led organisation that offers guidance on skills and employment issues in the UK. UKCES is an executive non-departmental public body of the UK Government's Department for Business, Innovation & Skills (BIS). In recent years FLSP has partnered with Brightside, a charity which aims to give every young person the advice or inspiration they need to get to where they want to be in life, to develop the online learning

resources and online mentoring framework known as “Get In Get On” (GIGO). The FLSP’S virtual work experience comprises two discrete though interdependent features:

Skill and knowledge development: Students undertake immersive learning courses on skills, such as customer service in financial services, commercial awareness and understanding risk, over a one month period. They undertake these courses entirely online and content has been developed and shaped by industry to centre upon the knowledge, skills, competencies and behaviours needed to prepare students for the sector.

E-career mentoring: At the core of the programme is e-career mentoring from a volunteer from the sector. This e-career mentoring gives students an opportunity to speak to a professional from the industry (or if preferred alumni contacts of postgraduate researchers), ask questions, and get advice on either the learning modules or on careers generally. As a result, the relationship between the student and mentor can be developed and could potentially lead to further work placements or even to the student applying for a summer internship or graduate entry level scheme. The platform to date has centred upon financial services and accountancy but plans are afoot to broaden occupational sectors to include legal professional services. To date the GIGO platform has been centred upon supporting sixth formers at Qualifications and Credit Framework (QCF) Level 3 to develop priority skills and competencies. However, feedback suggests that the learning content is just as relevant for undergraduate students. The project stakeholders identified a number of wide ranging drivers. However, the aims of this project were primarily to:

Support the development of employability skills in a diverse mentee group, to enhance employment opportunities and raise awareness of the attributes required to succeed in the financial services and accountancy sector.

Utilise the support of at least ten experienced mentors from the sector, and offer the opportunity to provide e-mentoring exclusively via email exchanges.

Evaluate the extent to which mentee participants are able to make better career decisions.

Establish a model of supervision for mentors, suitable in a virtual setting.

Enable FLSP to review the product portfolio with a view to establishing ‘suitability’ and ‘fit for purpose’ in the higher education sector.

Between February 2014 and April 2014, twenty eight mentees and mentors, from Middlesex University Business School and individuals from supportive organisations in the financial and legal sectors respectively, participated in the GIGO scheme. The scheme was led by the first two authors of this paper. The goal of this study is to provide researchers and practitioners with the building blocks to evaluate a project of this type and identify the extent to which the aims and objectives of the key stakeholders of the project have been achieved. These stakeholders include Middlesex University Teaching and Development Grant sponsors, the Project Team at FLSP, FLSP’s key stakeholders (in particular The Brightside Trust), MU Business School and University colleagues in the MU Business School Project Team. This paper begins with a discussion of the key concepts of employability, mentoring and e-mentoring embedded in the literature. We will provide an overview of the Get In Get On programme, outlining the aims and objectives of this project and key stakeholders. We will then discuss the methodology used in the study, provide the study’s results, and will conclude with a discussion of the relevance and importance of the findings.

LITERATURE REVIEW

This section will consider three increasingly relevant elements of career development and transitions – employability, mentoring and e-mentoring. In doing so, we make a distinction between career development as a process, set of actions or outcome and employability as a combination of skillset, mind set and internal capability.

Employability

A set of core attributes is routinely outlined by employers as indicators of their needs and as ciphers of ‘graduateness’. These relate to ‘world of work’ behavioural practices such as reliability, good timekeeping, confidence and complex problem solving and, no less importantly, to ‘soft skills’ such as communication, team working ability, the capacity to operate independently and to demonstrate contextual sensitivity, including intercultural awareness. Recognition of the value of these attributes and of their pertinence to HE learning within and outside the curriculum is fundamental to helping Middlesex University achieve the highest possible outcomes for its student population. Underpinning this is the belief that these attributes should be developed through a students’ academic journey. Both Pool and Sewell (2007) and Yorke (2006) review attempts to define the increasingly widely-used term ‘employability’, the latter seeking to distinguish what it *is* and what it is *not*. Both draw on Hillage and Pollard’s (1998) perspective around the enhanced capability to transition and shift self-sufficiently within the employment market, realising potential through sustainable employment.

Yorke (2006) stresses that what we are discussing here is employability rather than employment, the former being an on-going process of building capacity and the latter an outcome. One does not necessarily lead to the other. He also makes the serious point that employability is more likely to be effectively created *in* employment and is likely to be limited whilst a student’s primary environment is a Higher Education institution. This point brings into question the concern about employment being of a ‘graduate level’. For some graduates the move to a level of employment deemed appropriate to their age and degree discipline appears seamless however Yorke’s (2006) point above suggests that a state of *in*-employment, regardless of level, may be a richer environment for building employability than a state of *not-in* employment. Pool and Sewell (2007) review four frameworks that evolved from the late 1970’s through into the first decade of the 21st century. Hillage and Pollard (1998) identify assets to be built and then deployed, presentation skills to be developed and reiterate that personal circumstances and external forces must be considered. Bennet *et al*, (1999) suggest that course provision should combine disciplinary knowledge and skills plus workplace awareness and experience. Knight and Yorke (2004) coined the acronym USEM which goes beyond disciplinary and workplace understanding and skills (the U and the S) to include efficacy beliefs (E) and metacognition (M). Pre-dating all of these is the DOTS model of Law and Watts (1977) in which planned experiences are intended to facilitate decision making (D), increase awareness of opportunities (O), develop skills to support both the transition (T) process and development of greater self-awareness (S).

Whilst there is common ground in each, and each provides its own unique checklist, it is only in Knight and Yorke’s (2004) USEM model and Law and Watts’ (1977) DOTS models that we see the idea that the individual’s identity, the ability to make sense of their thinking and how they are or might be approaching the employment market is seen. Pool and Sewell’s (2007) review lays the foundation for their own list of essential components of employability and the clever configuration of these into both an acronym (CareerEDGE) and the visual image of a key. The strength of this model lies however in the explicit recognition that building employability requires the positioning of stepping stones in the form of increased self-efficacy, self-confidence and self-awareness. The model also makes explicit the requirement for reflection and evaluation, and the increasing importance and value of emotional intelligence (EI), both what it is and why it is a vital part of this process. The authors suggest that the means to achieving these stepping stones is Personal Development Planning, although making only fleeting reference to Moon’s (2004) paper

Reflection and Employability. It is our argument that skilful mentoring has a significant role to play in the reflection process leading to increased EI and in turn employability. It is the purpose of this research to shed light on whether e-mentoring support employability and career transitions in first year undergraduate students. The next section will review briefly perspectives on the concepts of mentoring and e-mentoring.

Mentoring and e-Mentoring

The process of mentoring, the role of a mentor and mentoring programmes in organisations are not new and most discussions make reference to the role played by the mythical character, Mentor, from whom the process takes its name. What is less commonly relayed is the description as ‘wisdom personified; a paradoxical union of both path and goal’ (Bierema and Hill, 2005, p 557). These authors conclude that the definitions and the functions of mentoring vary widely which probably contributes to the widely differing degrees of formality and structure associated with mentoring schemes. At one extreme there are the overly bureaucratic schemes dominated by administrative procedures; at the other extreme is the ‘light touch’ approach in which aims, objectives or strategic relevance are poorly developed or articulated and outcomes rarely pursued for the purpose of evaluation. What is not in doubt is that mentoring is a developmental relationship in which experience and knowledge are passed from one party, the mentor, to another party, the mentee. The usual assumption is that the former is older than the younger but as Zey (2011, p 142) points out, Jack Welch and GE recognised the need for younger employees to ‘mentor upwards’ so to speak so that older workers could keep abreast of rapidly evolving technologies.

The rapid evolution of ICT has been seized, in some cases without question, as a way of extending the process of mentoring to overcome spatial and temporal divides. Much debate has ensued, and continues, seeking to determine whether the benefits of face-to-face, traditional (or t-mentoring) are maintained, enhanced or diminished by the increasing range of modes of electronic communication now available for what is variously referred to as e-mentoring (Bierema and Merriam, 2002; Shpigelman *et al*, 2009; Hamilton and Scandura, 2003), virtual mentoring (Bierema and Hill, 2005; Zey, 2011) or instant mentoring (An and Lipscomb, 2010). Scandura and Hamilton (2003) summarise the strengths of e-mentoring, for example in overcoming the challenge global organisational structures by allowing mentors to be in different places, different time zones, to communicate either synchronously or asynchronously and even to remove some of the visual status cues which sometimes inhibit communication between the more senior or experienced mentor and the less experienced mentee. Bierema and Hill (2005) echo some of these advantages but also highlight some of the challenges such as cost and reliability of technology, the challenge of articulation via online skills, the *loss* of visual cues such as body language and facial expressions which are regarded by most commentators as being as meaningful to a relationship as the spoken words, and the challenge of creating appropriate matches when participants have no first-hand experience of each other prior to engaging. The authors also touch on the challenge of sustaining the relationship when partners are beyond each other’s physical reach, accessible or dependent purely on only by electronic means, and communication depends upon both parties readiness to open the line of communication. Haddock-Millar and Rigby’s (2014) work on the Cabinet Office-backed *Public Sector Mentoring Scheme* referred to this as ‘managing the down time’ which has been quoted as being the main reason for partnership failure in a significant number of cases.

This last point renders a brief discussion of some of the guiding frameworks utilised in this pilot worthwhile. Factors influencing the degree of success of a mentor-mentee relationship include the style, or range of styles, adopted by the mentor, an understanding of the stages that a relationship may, and possibly needs to evolve through, and an understanding of the key ingredients of success required for each mentor-mentee exchange. Klasen and Clutterbuck (2002) describe mentor styles in terms such a coach (sic), facilitator, counsellor and guardian depending upon the degree and balance between influence (directive or non-directive) and emotional or intellectual challenge. The stages that a relationship evolves through are described as rapport, direction, progress, maturation and close with the key variable related to each stage

being ‘intensity of learning’. Finally, to ensure that each exchange delivers optimum value each party needs to ensure a high clarity of purpose built on a foundation of high rapport. Given the context of this paper, to achieve this combination requires the cultivation and practice of highly valuable employability attributes.

METHODOLOGY

The primary research strategy was action research involving iterations of action and reflection, theory and practice shaped by perspectives of all participants at regular intervals (McNiff and Whitehead, 2009). The purpose of the ongoing and summative programme evaluation is to understand the benefits for stakeholders, consider appropriate project adjustments or fundamental changes or even whether the programme should continue. Being open to the unexpected outcomes and post-development outcomes is equally as important, as these can easily be missed if the evaluating team adopts a blinkered approach. The Project Team utilised a mixed-method approach to address the following research objectives: Identify specific outcomes within individual mentoring partnerships; Identify lessons for building relationships between HEIs and employers around recruitment, learning and development; Evaluate the contribution of mentoring to the broader employability agenda; Identify the factors associated with a positive or negative experience of the Scheme;

Adopting a Mixed-Method Approach

The Project Team utilised a mixed-method approach including the facilitation of semi-structured interviews, focus groups and questionnaires, to provide qualitative, quantitative and visual data. Mentees were surveyed at the start of the programme using the online *Survey Monkey* tool in order to capture the participants’ profile to enable a comparison between the mentors and mentees, to evaluate participants experience and value of the recruitment process, project launch, and training/briefing and to capture participants’ expectations and rationale for joining the scheme. At the conclusion of the eight-week programme another online survey of mentees was undertaken to evaluate the mentees experience the virtual work experience and e-mentoring relationship. This survey also provided an opportunity to capture qualitative responses for later thematic analysis. A third data set was generated at the conclusion of the programme via a combination of online survey and one-to-one interviews to evaluate the mentors experience the e-mentoring relationship. In addition to this survey and interview data, an additional data set was available from FLSP which enabled the Project Team to determine the level of activity and engagement with the online materials. The strategy has provision to re-visit participants in May/June 2015 to evaluate advancement and seek to identify how the programme has contributed to this.

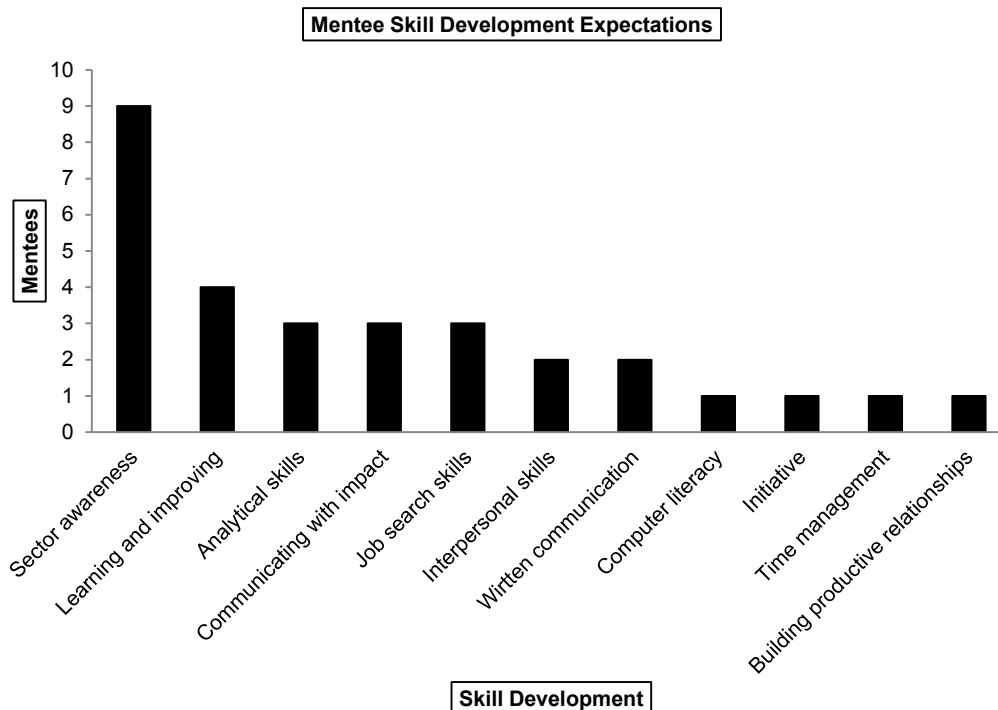
RESULTS AND DISCUSSION

Fourteen mentees commenced the programme on 1st March 2014, each supported by a mentor from the accounting and finance sector. The mentees were drawn from a range of Middlesex University Business School undergraduate programmes including Accounting and Finance, Business Accounting and Economics with an equal split of male and female mentees. Of those mentees that completed the baseline survey ($n=10$) 44.44% were aged 16-18, 44.44% were aged 19-24, 11.11% were aged 25-34. The majority of mentees were of Asian origin (55.55%), 22.22% were Black African, 11.11% White British and 11.11% White other. The Universities and College Admissions Service (UCAS) point entry ranged between 180 and 300. The mentors came from a range of public sector, private sector and small and medium-sized enterprises (SMEs), including Standard Life, Bank of Scotland, Simply Health and the FLSP. Eight mentors were female and six were male.

Mentees were asked why they wanted to join the programme. Responses can be grouped into two categories. The first category was a desire to gain experience of virtual mentoring: *‘I have never had the experience of being a mentee especially through a virtual way so this really caught my attention; for the experience of being virtually mentored by someone in the field.’* The second mentee driver was the desire to develop

employability skills and sector knowledge: *'I think it's great to have on my CV and I will learn more about interviews and enhance my accounting skills; I wanted to increase my knowledge and receive valuable help from a mentor who will guide me to the right way of entering my career and to build a strong CV; It also allows me to ask questions regarding interview techniques with my mentor.'* During the course of the mentor interviews, several reflected on the importance of mentoring, both for themselves and the mentees. Again the responses can be grouped into two categories. Some mentors wanted to gain experience of virtual mentoring: *'It was a development opportunity to learn about a new method of mentoring; my organization was offering the experience and I had never experienced e-mentoring previously.'* The other theme emerging was a desire to help others access the profession: *University students don't always get the opportunity to have a business mentor straightaway; it is really good to actually help other younger people progress in their careers to get help as early.'* Finally, the baseline survey of mentees at the outset asked them to select three skills they most wanted to develop through the scheme - the results can be seen in Figure 1 below.

Figure 1: Mentee Skill Development Drivers



Mentee/Mentor programme engagement The level of engagement with the programme was determined via data generated from the GIGO platform. Data was available under the following seven headings for each mentee-mentor pairings: Units completed by mentee Mentee time spent on site Mentor time spent on site Mentee messages sent to mentor Mentor messages sent to mentee Mentee number of logins Mentor number of logins Engagement varied across the groupings. The two extremes are illustrated in Figure 2 below.

Overall, seven mentees complete all eight online courses, six mentees complete between one and six courses, one mentee failed to complete any course. The mentee survey indicated that participants were very satisfied with the relationship engagement with their mentor. The majority (60%) of mentees felt that they had good rapport with their mentor and 40% felt that they had high rapport. All mentees felt that they achieved high clarity of purpose with their mentor. Mentees perceptions of the online GIGO course content

and its contribution to their employability were also sought. The mentees were asked to rank the sector and employability scheme content from 1 – 4 in terms of value, 1 being the highest. Overall, the sector course driven content proved more valuable (60%) than the employability course driven content (40%). All survey participants felt better prepared to enter the world of employment, 20% attributing this entirely to the FLSP programme and 80% attributing this to a large extent.

Figure 2: Mentee and Mentor Programme Engagement

Pairing Number	Units Complete	Mentee Time Spent on Site	Mentor Time Spent on Site	Mentee Messages Sent to Mentor	Mentor Messages Sent to Mentee	Mentee Number Logins	Mentor Number Logins
1	8	17 hrs 48 mins	9 hrs 37 mins	79	56	37	27
14	0	57 mins	2 hrs 24 mins	4	10	5	15

When mentees were asked to rank the four sector-specific modules, two rated more highly than others, namely understanding the client and understanding the sector. Qualitative responses included: *'In every sector understanding of client knowledge it is very beneficial for a sector as well as if you have more knowledge about sector and the client your dealing with then you will understand your roles and responsibilities within the sector and also understating the risk of work your dealing within sector and the you are performing'. 'Understanding the client and the sector were the most valuable courses I undertook, because of awareness of the financial sector as a whole. It let me become clear about the whole sector and procedures being undertaken inside the business and how to improve the business and what do the clients' needs are.'* *'The reason why I rated the four sectors in that order, is that it's important for any individual to first understand the sector they are going into, then the roles and responsibilities they have to undertake. It's then very important to understand clients and what they expect from you and what their needs are.'* *'As someone in my shoes with a very limited understanding of the sector and what it entails, certainly, the course where I learned more of the sector was the most valuable. Knowing the sector is, to me, the fundamental building block to pursuing a career in the financial sector. Learning the roles and responsibilities in the sector was the second most valuable course because it gave me an insight into the different roles I could pursue in the sector and what they entail to being successful. A lot of these roles have client interaction at the fore therefore understanding the client was the third most valuable course. The least most valuable course for me at this point was understanding risk. While it was an interesting course, I think it will prove to be useful once I enter some of the management and higher stature roles in the sector rather than where I am now.'*

For those students that have limited experience or no experience of the sector an introduction to the world of accounting and finance through virtual means can begin to develop the on-going process of capacity building (Yorke, 2006). Indeed, Knight and Yorke's (2004) model is particularly relevant here; mentees are developing workplace understanding and skills from both a client and sector perspective. When mentees were asked to rank the four employability-specific modules, 'communicating in a professional environment' rated more highly than others. Qualitative responses included: *'Communication is a core skill in any business and this is the skill employers first of all look at.'* *'The reason why I rated this in this following order is, individuals should know how to behave in a professional manner in the sector, then it's important to make a great impression where you work so that staff there communicate with you freely and this leads to getting in and on with other staff there which I rated 3rd. Finally it's skills to success as you learn this on the go while doing your job and going ahead.'* *'Getting In and Getting On proved to be the most valuable course for me. This is because of, prior to the course, I had a very low understanding of the different ways of entering the industry. Without the knowledge of how to specifically get into the industry, all the other courses seem moot. The second valuable course for me was making a good impression. Now*

that I had some idea of the different paths of getting into the industry, I could focus on "Making a Good Impression" on employers and interviewers so that I could give myself the best chance of getting into the sector. This ties in also with the course "Communicating in a professional environment". The simple fact that mentees are given the opportunity to reflect on their professional development throughout the programme through a variety of methods, can provide the catalyst to increase self-confidence and self-awareness (Moon, 2004). Overwhelmingly, mentees felt that their communication skills had improved and their understanding of how to conduct themselves in a professional manner in the workplace. Pool and Sewell's (2007) essential components of employability are entirely relevant here, from the importance of reflection and evaluation, intrinsically linked to EI.

Interviews with mentors suggested repeatedly that the programme was and is 'fit for purpose' and appropriate for the first year undergraduate group; for example: *"It is fit-for-purpose because if you look at the units that the young people work through it is an introduction to the sector and some of it gets quite involved ... researching a career as an actuary, a financial advisor, an accountant, different types of accountancy."* (Mentor Interviewee, FLSP) *"Overall view of the programme: really enjoyed taking part; great for me and him; it was time pressured however, perhaps a longer window would deepen the value (for both of us)."* (Mentor Interview, Simply Health) *"Some of the questions and tasks assumed a certain level of prior knowledge, especially regarding 'behind the scenes' type roles e.g. back office activity, Actuarial roles – would be useful to provide an overview or some insights into this type of work. The content was appealing to first years (University students) than I think it would be later on ... it's a good introduction. I think if you were in your final year at University with exams going on, I don't think you would be as committed to it, I think it is quite useful for first years or second years quite early on."* (Mentor Interviewee, FLSP) Here we can see that the timing of the programme is important.

At what point of an undergraduate students' journey should the programme be introduced? It is clear that both mentees and mentors felt that the beginning of a degree programme provides the best opportunity to engage with the scheme, developing knowledge and skills which can inform and support further study. The pairs that completed the programme reported a high degree of purpose and focus, supported by strong rapport. In all these mentoring pairs, participants felt that the mentoring relationship had reached the maturity stage having established and maintained rapport, setting direction, progressing and maturing (Clutterbuck and Klasen, 2002). In the majority of these pairs, the mentee was based in London and the mentor was based in Scotland. What this demonstrates is that the challenge of geographical distance can be overcome by e-mentoring (Scandura and Hamilton, 2003). Furthermore, whilst the relationships were conducted entirely by email and the website platform which facilitated online discussion, the loss of visual cues and body language do not appear to have presented a barrier for the participants that completed the programme (Bierema and Hill, 2005). When asked about the style of mentoring, mentees and mentors felt that the style adopted was predominantly that of a coach or facilitator (Klasen and Clutterbuck, 2002). The characteristics of these styles included collaboration, challenge and critical friendship. In the majority of pairs the mentees felt very comfortable with the mentors' form of questioning, choice of language and engaging approach to the course content. The mentees felt sufficiently stretched and challenged, whilst at the same time acknowledging the supportive style of the mentors.

CONCLUSION

A primary objective of the GIGO programme was to support the development of employability skills in a diverse mentee group, to enhance employment opportunities and raise awareness of the attributes required to succeed in the financial services and accountancy sector. The survey and interview data demonstrated a unanimous positive response from mentees. The mentees are now more aware of the range of opportunities available in the sector and the skills needed to succeed. Communicating in a professional environment was the most significant developmental area for mentees. A second objective was also unanimously achieved according to mentee respondents who now believe they are better informed of the range of career

opportunities available to them and therefore able to make clearer career choices. Another objective was to determine whether the GIGO content and format would be applicable to a slightly older audience than it was initially designed for. The data from both mentees and mentors suggests that the model is an 'ideal' fit for first year undergraduate students. The general consensus is that undergraduate students need to think about their employability from the time of entering Higher Education; waiting until the second or third year can put students at a distinct disadvantage to those that have established networks. Prior to this programme the GIGO platform had been designed to support sixth formers at QCF Level 3 to develop priority skills and competencies. However, feedback suggested that the learning content is just as relevant for undergraduates. There is also evidence that the programme offers the opportunity for both mentee and mentor to develop their respective professional practice. For mentees, the greatest opportunity is to learn from someone experienced in the sector, developing their knowledge of the sector, raising awareness of roles and opportunities available to continually develop their work-related skills. For mentors, the greatest opportunity is to develop their mentoring capability and adaptability in a variety of dimensions including guiding, coaching and facilitating learning.

The results are relevant to both researchers and academics engaged in developing the curriculum and supporting students' employability and successful career transitions. Whilst there is confirmation of great strengths in the GIGO there are other areas where the programme might be strengthened further. Examples include consideration of how to strengthen rapport in a purely email mentoring relationship and how to establish the appropriate duration for the programme for ensuring that benefits are optimised and realised without this voluntary engagement impinging upon other commitments and priorities. There is also an issue to be aware of regarding the briefing of mentors and mentees prior to matching. In this programme mentors were trained and briefed by Brightside; mentees were trained and briefed by Middlesex University staff. Whilst there is little evidence from this research that this caused an issue, in order to reduce the risk of misunderstanding arising it may be worth considering closer liaison and alignment of messages and theoretical underpinnings prior to training of both mentors and mentees. Overall, the majority stakeholder aims and objectives were met. The majority of participants felt that they had enhanced their employability skills and through their mentoring relationships developed a greater awareness of the attributes required to succeed in the financial service and accountancy sector. The majority of mentees felt better able to make career choices going into their second year of studies. The pilot scheme has given the FLSP confidence that the 'model' including the platform and programme content are suitable for first year undergraduate students.

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Corresponding author: Dr Julie Haddock-Millar LLB (Hons), LLM, BVC, PGDip, PGCertHE, MA HRD, DProf, SFHEA, Chartered MCIPD Senior Lecturer (Practice) and Senior Teaching Fellow; Human Resource Management and Development Department of Leadership, Work and Organisations Room W121, Middlesex University Business School, The Burroughs London NW4 4BT

Dr Julie Haddock-Millar is a Senior Lecturer (Practice) and Senior Teaching Fellow in Human Resource Management and Development at Middlesex University Business School. Prior to joining Middlesex University, Julie worked in a variety of business, project and human resource roles in the private sector, ultimately responsible for the talent management and development of 10,000 employees, across 36 stores with Tesco Plc. Julie completed her Doctorate in Professional Studies with Middlesex University in 2013. Her research focuses on employability and professional development, with a particular focus on early career entrants. Her professional practice involves working with organisations to develop a range of learning and

development interventions, including the creation, implementation of mentoring programmes for employability and professional development. Between 2010 and 2013, Julie jointly led the Public Sector Mentoring Scheme in which a strategic response to the UK Cabinet Office need to encourage greater diversity at senior levels of the UK Civil Service was designed and delivered. Julie leads on a number of postgraduate programmes, including the MA in Further Education Sector Management Practice, helping to prepare College Principals for the next phase of their careers. She is a Senior Fellow of the Higher Education Academy, Academic Assessor and Chartered Member of the Chartered Institute of Personnel and Development, and was a finalist of the 2010 CIPD People Management Awards for her postgraduate research studies.

Chris Rigby BA(Hons), PGCE, MBA, Assoc CIPD Senior Lecturer (Practice), Human Resource Management and Development Department of Leadership, Work and Organisations Room W121, Middlesex University Business School, The Burroughs London NW4 4BT

Chris Rigby is a Senior Lecturer (Practice) in Human Resource Management and Development at Middlesex University Business School. He has over 10 years of experience of working with organisations to ensure that strategy, systems and stakeholder interests are aligned. The earlier part of Chris' career was in secondary education and his transition to Higher Education has its roots in the completion of his MBA at Henley Management College in 2006 where he researched leadership development programmes to highlight the link between reflective practice and leadership development. His specialist areas include individual, team and organisational learning, professional practice, coaching, mentoring and action learning. Between 2010 and 2013, Chris jointly led the Public Sector Mentoring Scheme in which a strategic response to the UK Cabinet Office need to encourage greater diversity at senior levels of the UK Civil Service was designed and delivered. He currently leads postgraduate leadership development programmes within the public and private sector designed to recognise the transfer of learning into the workplace. He is an Associate Member of the Chartered Institute of Personnel and Development, a member of The European Mentoring and Coaching Council (EMCC) and holds the Professional Certificate in Coaching from Henley.

Chandana Sanyal BA (Hons), PGCertHE, MA HRD, FHEA, Chartered FCIPD Senior Lecturer (Practice), Human Resource Management and Development Department of Leadership, Work and Organisations Room W121, Middlesex University Business School, The Burroughs London NW4 4BT

Chandana Sanyal is a Senior Lecturer (Practice) in Human Resource Management and Development at Middlesex University Business School. She has over 12 years of experience of working as a human resource development practitioner and a further 5 years' experience of working in a senior management role in the public sector. Chandana made a transition from practice to academia after completing an MA in HRM at Middlesex University in 2009. Her specialist areas include individual, team and organisational learning, professional practice, coaching, mentoring and action learning. In 2011, Chandana led an International Professional Mentoring Programme within the Business School and has developed research on mentoring in Higher Education. She is currently delivering bespoke postgraduate leadership development programmes within the public sector. Her doctoral research focuses on her own professional practice in this area. She is a Fellow of the Higher Education Academy and Chartered Institute of Personnel and Development.

BUSINESS STRATEGY AND THE ENVIRONMENT: TESCO PLC'S DECLINING FINANCIAL PERFORMANCE AND UNDERLYING ISSUES

Julie Haddock-Millar, Middlesex University Business School
Chris Rigby, Middlesex University Business School

ABSTRACT

CASE DESCRIPTION

The case presents a teaching tool which requires students to: 1) analyse the financial performance of Tesco Plc over the last four years; 2) compare Tesco's market position with key competitors; 3) identify and evaluate Tesco's business strategy; 4) evaluate the causes of Tesco's decline in performance; 5) develop recommendations to address declining performance; 6) identify and evaluate the Human Resource strategic role in addressing and supporting performance. The case is suitable for a business strategy or human resource strategy class. The case is appropriate for use at the undergraduate or masters level. Students should have some familiarity with business and human resource management strategy before being assigned to the case. Students might be assigned to work individually or in teams on the project. Individuals or groups may be required to present their research to the class for discussion and comment. Six to ten hours outside of class should be required to complete the case study exercise. Classroom discussion should be between two to three hours.

JEL: L81, L21

KEYWORDS: Retail Trade, Financial Performance, Business Strategy, Human Resource Management Strategy

CASE INFORMATION

The Grocery Retail Sector

The United Kingdom (UK) supermarket industry is dominated by the 'big four' supermarkets including Tesco, ASDA, Sainsbury's and Morrisons. Together, they accounted for over 75% of retail grocery sales in the UK in 2013 (Grocery News, 2014). The high-end supermarkets, Waitrose and Marks and Spencer and discounters, Aldi and Lidl are making significant shifts in market share, facilitated by their clear brand image, focus on the target customer and transparent business strategy.

Tesco Plc

Tesco began trading in 1919 when Jack Cohen started selling surplus groceries from a stall in the East End of London. The Tesco brand first launched in 1924 when Cohen bought a shipment of tea from a Mr T. E Stockwell. The initials and letters were combined to form Tes-co and in 1929 Mr Cohen opened the first Tesco store in Burnt Oak, North London. Tesco became a private limited company in 1932. In 1947 Tesco Stores (Holdings) Ltd floated on the stock exchange with a share price of 25p. In 1968 Tesco opened its first 'superstore' in Crawley, West Sussex. In 1974 Tesco opened its first petrol stations, and would become the UK's largest independent petrol retailer. By 1979 total sales exceeded £1bn, and within three years sales had doubled to more than £2bn. In 1987 Tesco successfully completed a hostile takeover of supermarket rival Hillards for £220m. In 1992, the company launched its slogan 'every little helps', followed by the Tesco

Value range in 1993. The Tesco Clubcard scheme launched in 1995 and in 1995 Tesco became the UK's biggest retailer. Tesco overtook rival Sainsbury's as the UK's largest food retailer. In 1996 Tesco introduced 24-hour retail trading in stores. Tesco expanded overseas in Poland, the Czech Republic, and Slovakia. In 1997 Tesco appointed Sir Terry Leahy as Chief Executive Officer. Leahy began his career with Tesco as a marketing executive in 1979. Leahy was previously appointed to the board in 1992. Tesco.com was launched in 2000 and the supermarket continued to expand its range of products, which now includes clothes, electricals and personal finance products. In 2004 Tesco entered the broadband market. In 2006, Tesco announced plans to open stores in the US under the name 'Fresh and Easy' and funded by existing resources. By 2006 Tesco operated in 12 countries (see Table 1).

Table 1: Tesco market presence

Market	Number of stores/customers per week	Date of entry and trading formats
UK	3,378 stores/ 38 million customers	1929 – full range of formats
Customer Insight Sector - Dunnhumby	350 million people in 28 countries	1989
Hungary	200+	1995 – full range of formats
India	Franchise agreement	2008 signed a franchise agreement with Trent Ltd, part of the Tata group, to supply Star Bazaar with exclusive access to Tesco retail expertise. Provide 80% of the stock sold by Star Bazaar, both food and non-food, sourced through the distribution centre in Mumbai.
Ireland	146	1997 – full range of formats
Malaysia	49+	2002 - hypermarkets
Poland	450+ stores / 5 million customers	1996 – full range for formats
Slovakia	150+	1996 – full range of formats
Thailand	1,700+ stores / 12 million customers	1998 – full range of formats
Turkey	190 / 1.3 million customers	2003 – full range of formats
Financial Sector - Tesco Bank	7 million customers access products	1997 - Offer a range of personal banking products, principally - mortgages, credit cards, personal loans, savings.
Czech Republic	300+	1996 – full range of formats

Source: Adapted from <http://www.tescopl.com/index.asp?pageid=276>

Tesco now has five store formats: Extra stores which are large out of town hypermarket stores, Superstores and Tesco Convenience stores, split into Metro stores and Express stores (See Table 2). In addition to this, Tesco owns 12 Homeplus stores (non-food), 722 'One Stop' convenience stores and 34 Dobbies Garden Centres. Tesco now operates a variety of trading formats, designed for different shopping patterns.

Table 2: Store format and shopping patterns

Store format	Number of stores in the UK	Shopping patterns
Hypermarket	247	Customers wishing to shop a range of categories, food and non-food, alongside additional services such as coffee shops and restaurants.
Superstore	482	Customers' main, weekly, food and grocery shopping. Family's needs can be met in one convenient time-saving trip.
Metro	195	Offers the choice and value of the superstore for workers and residents in town centres.
Express	1672	The Express petrol forecourt and convenience store format serves customers wishing to purchase little and often.
Homeplus	12	Customers wishing to shop a non-food range.

Source: Adapted from <http://www.tescopl.com/index.asp?pageid=71>

In 2007 Tesco launched 'Fresh and Easy' in the US, California, Nevada and Arizona, at the same time the country was about to enter recession and the subprime mortgage crisis, massively impacting consumer shopping habits, shifting sharply towards price sensitivity (Hsu, 2012). The small-format stores, modelled on the UK format, with self-service checkouts. Tesco intended to open 1,000 stores with projected breakeven by 2009. However, by 2009 only 199 stores had opened in northern California (Goodwin, 2009).

By 2012 Tesco had pulled out of the US market, writing off £1.2 billion. Customers complained about small portion sizes and short expiry dates. The traditional conservative customers failed to warm to the idea of self-service checkouts. US customers were also confused about brand positioning. Fresh & Easy stores were smaller than many of the US supermarkets. The customer expectation was that Tesco would focus on the basics: essential food and grocery items and low price points. Instead Fresh & Easy opened in upper working-class areas, products and marketing seemed to be aimed at more affluent shoppers.

In 2008 Tesco bought a number of Somerfield stores on remote islands in Scotland, giving Tesco a presence in every single postcode area in the country, with the exception of Harrogate in North Yorkshire. In 2009 Tesco Bank was launched as a joint venture with Royal Bank of Scotland to create Tesco Finance.

In this period of time, Tesco grew the hypermarket format and continued to invest heavily in land procurement, amassing a huge land bank. According to the Guardian, Tesco has land and buildings stored in the land bank, large enough to build 15,000 homes. Tesco store 310 separate sites in England, Scotland and Wales vacant of Tesco stores, the majority of which is undeveloped. The Competition Commission inquiry found no evidence that the land holdings of the major supermarkets impacted on competition.

In 2010, Tesco has announced that its CEO, Sir Terry Leahy, was due to step down in March 2011 after 14 years, leading the UK's biggest supermarket Group. During his leadership period, he oversaw the acquisition and launch of supermarket chains in Poland, Turkey, Thailand, Japan and the US, moved Tesco into mobile phones, banking, and developed marketing intelligence database that is its Clubcard loyalty scheme. Leahy's focus was three-fold: 1) the customer; 2) reaching the number one spot in UK grocery retailing; 3) identifying and developing new long-term growth in non-food, service and international expansion (Sefton, 2010).

Leahy was replaced by Philip Clarke, previously ran Tesco's European and Asian operations and IT. Clarke worked for Tesco for his whole career, following graduation at University. Soon after, Clarke announced £1bn of new investment in stores to develop a new concept within the hypermarket format.

Since Clarke's appointment, the grocery retail sector has seen a marked change in consumer shopping habits, caused by the economic downturn and modern lifestyle. Over the last two years, shoppers have switched from the large weekly shop to a convenience model, choosing to stop off at their local stores on the way home from work rather than visit a supermarket. There are a number of specific reasons for the change in shopping patterns: the qualities of the supermarket have now been brought to the local store; consumers are more conscious about food waste as the economy and pockets are squeezed and are therefore opting to do mini-shops; consumer are less responsive to large-scale food promotions on 'unhealthy products' and fresh products on 'buy one get one free' offers which cause waste; consumers use convenience stores for 'top-up' shops to supplement online orders. Data from the Association of Convenience Stores (ACS) shows that 59% of all shoppers visit convenience stores more than once a week.

The majority of the major food retailers have plans to increase the number of their convenience stores, including Waitrose and Aldi. According to the Institute of Grocery Distribution (IGD), the convenience stores market is worth £35.6bn, about a fifth of the total food and grocery market. By April 2018, this is estimated to have risen 30%. The company with the most convenience stores in Britain is Premier, which is owned by the wholesaler Booker and has 2,800 sites, while Bestway has 2,600, Spar 2,400, the Co-operative Group 1,800 and Costcutter 1,700.

The last two have seen a significant decline in Tesco's performance. In 2013, Tesco reported its first drop in profits for 20 years. Tesco's sales are falling faster than any of the main competitors. Morrisons saw a drop in sales of 1.8%, Sainsbury's 3.1%. ASDA saw a rise in sales of 1%. Tesco's are losing market share to upmarket rival Waitrose and discounts Lidl and Aldi. Market share has dropped from 30.1% in 2013 to 28.8% in 2014. Waitrose experienced an increase in sales by 6.8%, Lidl 18.1% and Aldi 27.3%. The

retailer's position in the middle of being squeezed both ends – the premium and discount ends of gaining market share.

During 2014 a series of sackings and departures followed, resulting in Laurie McIlwee (Finance Director) stepping down (Quinn, 2014). Clarke was the only executive left on the board with retail experience. In July 2014 it was announced that Clarke would be stepping down, replaced by Dave Lewis from Unilever. This would be the first time an external CEO would be a helm of the business in over 90 years. In 2014, a whistleblower alerted the new CEO, Lewis, to a shortfall of £263m in the retailer's expected half-year profit (Warner, 2014). The shortfall was caused by Tesco booking income from deals with suppliers earlier than it should at the same time as pushing back costs. Tesco is currently being investigated by the Financial Conduct Authority (FCA) and the Serious Fraud Office (SFO). Four executives have been suspended, including the UK Chief Executive Chris Bush. The company hired Deloitte and its legal firm Freshfields to investigate the cause of the shortfall.

Lewis is now attempting to reverse Tesco's falling sales (Ruddick, Marlow and Rushton, 2014). To try to boost staff morale among the company's 300,000 workers in the UK, Lewis has launched a programme called 'Feet on the Floor' that requires staff in Tesco's offices, including the executives, to work in stores once a fortnight (Rickard Straus, 2014).

QUESTIONS

1. What is the Tesco share price history from 2010 to 2014? Identify key fluctuations in the share price and what events might explain the fluctuations?
2. What is the market share trend from 2013 – 2014 across the retail grocery sector? Identify factors which might explain the trends?
3. Where does the majority of Tesco's revenue and profits come from? What do you believe to be at the root of Tesco's decline in financial performance?
4. Has Tesco's business strategy changed in the last three years when new leaders have taken position, and if so, how?
5. How can issues relating to poor financial performance be addressed?
6. What is role of the human resource management function in turning Tesco's performance around?

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BUSINESS STRATEGY AND THE ENVIRONMENT: TESCO PLC'S DECLINING FINANCIAL PERFORMANCE AND UNDERLYING ISSUES

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CASE DESCRIPTION

The case presents a teaching tool which requires students to: 1) analyse the financial performance of Tesco Plc over the last four years; 2) compare Tesco's market position with key competitors; 3) identify and evaluate Tesco's business strategy; 4) evaluate the causes of Tesco's decline in performance; 5) develop recommendations to address declining performance; 6) identify and evaluate the Human Resource strategic role in addressing and supporting performance. The case is suitable for a business strategy or human resource strategy class. The case is appropriate for use at the undergraduate or masters level. Students should have some familiarity with business and human resource management strategy before being assigned to the case. Students might be assigned to work individually or in teams on the project. Individuals or groups may be required to present their research to the class for discussion and comment. Six to ten hours outside of class should be required to complete the case study exercise. Classroom discussion should be between two to three hours.

GENERAL COMMENTS

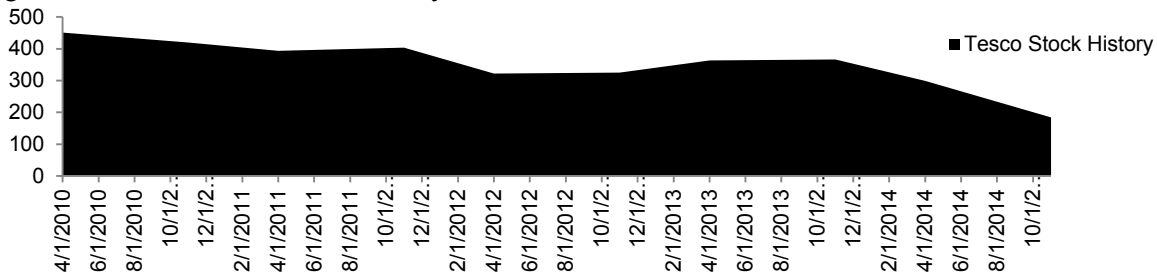
This case requires students to use research skills, analytical, evaluative and synoptic skills. It requires students to research information for a variety of sources, including, inter alia, company and business websites, journals articles and text books. The students then need to make decisions about what they believe to be the key drivers of business performance, weighing up and considering numerous factors. The case study requires students to think about the relationship between business and human resource management strategy and the functional areas of the business. The subject of alignment is not explicitly mentioned, albeit the implicit expectation is that students will refer to the importance of alignment in their discussion.

QUESTIONS

Question 1: What is the Tesco share price history from 2010 to 2014? Identify key fluctuations in the share price and what events might explain the fluctuations?

Solution 1: The share price history can be obtained via a number of different websites, including Tesco Plc. The share price history from 2010 to 2014 can be seen in Figure 1. Overall, the trend is consistently downwards, falling from £450.70 on April 23rd 2010 to £184.45 on November 7th, 2014. In 2013, Tesco reported its first drop in profits for 20 years. At this point, Tesco's sales were falling faster than any of the main competitors. This resulted in a drop in share value of 20% to £363.00. Following the announcement of the accounting practices under investigation in 2014, the share dropped again to £184.45.

Figure 1: Tesco Plc Share Price History 2010 – 2014



Source: <https://www.google.co.uk/finance?q=LON:TSCO&sa=X&ei=LSFhVMHFOqKS7Abax4DoBw&ved=0CCEQ2AEwAA>

Question 2: What is the market share trend from 2013 – 2014 across the retail grocery sector? Identify factors which might explain the trends?

Solution 2: The market share trends show the growth in premium brands (Waitrose) and discounters (Aldi and Lidl). The ‘middle’ market grocery retailers (Tesco Plc, Sainsbury’s) have lost market share primarily to polar opposites (see Table 3 and Figure 2). German discounters Aldi and Lidl have seen the most significant movement in market share, increasing year-on-year by 27.3% and 18.1% respectively.

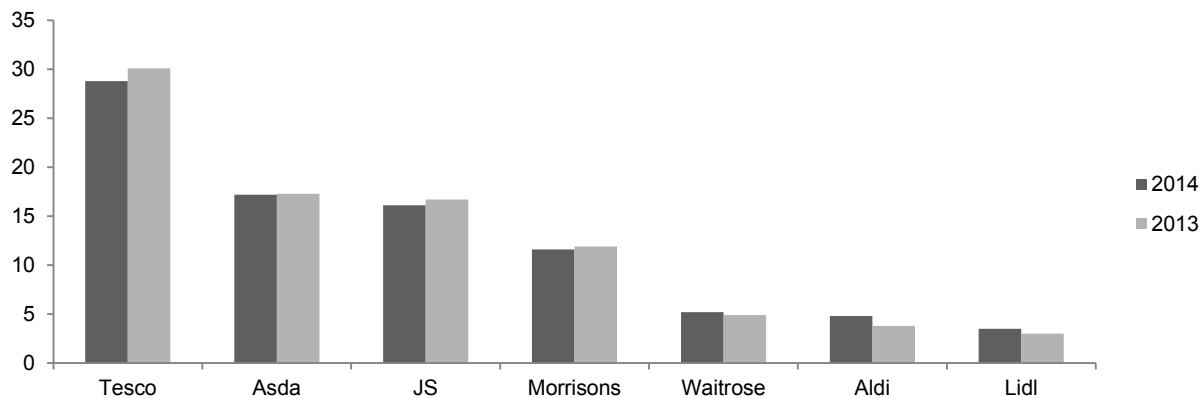
The case study description notes “The grocery retail sector has seen a marked change in consumer shopping habits, caused by the economic downturn and modern lifestyle. Over the last two years, shoppers have switched from the large weekly shop to a convenience model, choosing to stop off at their local stores on the way home from work rather than visit a supermarket.” Alongside this, price conscious consumers are choosing to shop at the discounters, taking advantage of the cheaper prices. The prices are facilitated by lower cost models, less capital expenditure and a reduced range of products which enables up to 50% discounts on equivalent products in Tesco, Sainsbury’s and ASDA. Aldi and Lidl stock a high quantity of own brand products which enables them to compete on price. In the UK, Aldi has won the Supermarket of the Year by Which? for two years in a row (2012/13), and in 2013 Aldi won the Grocer of the Year Award. Consumers that want to shop for high quality ranges will go to supermarkets like Waitrose and Marks and Spencer, known for quality and service. All of these factors have influenced the trend which shows that the retailers that sit in the ‘middle ground’ are losing their stronghold in the UK retail grocery business.

Table 3: Market share data Oct 2014 vs Oct 2013

Grocery Retailer	October 2014 Market Share	October 2013 Market Share	% change
Tesco	28.8%	30.1%	(3.6%)
Asda	17.2%	17.3%	1.0%
J Sainsburys	16.1%	16.7%	(3.1%)
Morrisona	11.6%	11.9%	(1.8%)
Waitrose	5.2%	4.9%	6.8%
Aldi	4.8%	3.8%	27.3%
Lidl	3.5%	3.0%	18.1%

Source: <http://grocerynews.org/2012-06-16-08-27-26/supermarkets-market-share/grocery-stores>

Figure 2: Retail Grocery Market Share Fluctuations 2013-2014



Source: <http://grocerynews.org/2012-06-16-08-27-26/supermarkets-market-share/grocery-stores>

Question 3: Where does the majority of Tesco's revenue and profits come from? What do you believe to be at the root of Tesco's decline in financial performance?

Solution 3: Despite Tesco's growth internationally, the lion share of the business still comes from the UK. Table 4, 5, 6 and 7 chart Tesco's performance over the last three years. Between 2011 and 2012 (see table 6 and 7) UK sales were over £47 billion, followed by £48 billion in 2012/13. Over the same period, the trading profit was over £2.4 billion (2011/12) and £2.2 billion (2012/13). The sales performance in the UK was similar in 2013/14 at over £48 billion. Trading profit saw a downturn of 3.6% year-on-year at just over £2.1 billion. Tesco's interim performance in 2014 indicates sharp fall in trading profit of 55.9%. The Asian and European markets have proved volatile over the three year period. In comparison to the UK market, the Asian market accounts for approximately 15% of group sales and 27% of group trading profit. The European market accounts for 18% of group sales and 10.8% of group trading profit.

There are a number of reasons for Tesco's decline in financial performance, including external forces driving down sales and profit and internal strategic business decisions. The UK market is underperforming, driven by the economic downturn, increasing fuel prices, growing strength of the high-end brands and discounters. During Clarke's time at CEO, Tesco launched a significant capital expenditure program to remodel hypermarkets to become destination shops, introducing Giraffe restaurants, coffee shops, buying into to 49% ownership of Harris and Hoole and Euphorium bakeries (BBC News Business, 2013). The business strategy behind the introduction of extended services was to encourage customers to visit destination shops, utilizing additional facilities such as dining out. However, the tide was turning in 2012/13 as more and more consumers switched to high street shopping, more regular convenience store shops and retail supermarkets operating a discount price focused business model.

Table 4: Tesco 2014 interim performance results

	Group			UK	Asia	Europe	Bank
	TY £m	LY £m	Growth %	TY £m	TY £m	TY £m	TY £m
Sales (inc. VAT)	34012	35582	(4.4%)	23566	5078	4847	521
Sales Growth %				(2.6%)	(8.4)	(9.3%)	4.6%
UK LFL (exc. Petrol)				(4.6%)			
Revenue (exc. VAT)	30473	31914	(4.5%)	21031	4766	4155	521
Revenue Growth %				(2.8%)	(8.4%)	(9.3%)	4.6%
Trading Profit	937	1588	(41.0%)	499	260	76	102
Trading Profit Growth %				(55.9%)	(17.2%)	38.2%	15.9%

Source: <http://www.tescopl.com/index.asp?pageid=188&newsid=1074>

Table 5: Tesco 2013/14 full year results

	Group			UK	Asia	Europe	Bank
	TY £m	LY £m	Growth %	TY £m	TY £m	TY £m	TY £m
Sales (inc. VAT)	70894	70712	0.3%	48177	10947	10767	1003
Sales Growth %				(0.1%)	2.7%	(0.4%)	(1.8)
UK LFL (exc. Petrol)				(1.3%)			
Revenue (exc.VAT)	63557	63406	0.2%	43057	10276	9221	1003
Revenue				(0.1%)	2.6%	(0.6%)	(1.8%)
Trading Profit	3315	3525	(6.0%)	2191	692	238	194
Trading Profit Growth %				(3.6%)	(5.6%)	(27.7%)	1.6%

Source: <http://www.tescopl.com/index.asp?pageid=17&newsid=954>

Table 6: Tesco 2012/13 full year results

	Group			UK	Asia	Europe	Bank
	TY £m	LY £m	Growth	TY £m	TY £m	TY £m	TY £m
Sales (inc. VAT)	72363	71402	1.3%	48216	12317	10809	1021
Sales Growth %				1.8%	5.9%	(4.9%)	(2.2%)
UK LFL (exc. Petrol)				(0.3%)			
Revenue (exc.VAT)	64826	63916	1.4%	43088	11443	9274	1021
Revenue				2.0%	6.0%	(5.6%)	(2.2%)
Trading Profit	4353	3969	(13.0%)	2272	661	329	191
Trading Profit Growth %				(8.3%)	(10.3%)	(37.8%)	(15.1%)

Source: <http://www.tescopl.com/index.asp?pageid=17&newsid=764>

Table 7: Tesco 2011/12 full year results

	Group			UK	Asia	Europe	US	Bank
	TY £m	LY £m	Growth %	TY £m	TY £m	TY £m	TY £m	TY £m
Sales (inc. VAT)	72035	67074	7.4%	47355	11627	11371	638	1044
Sales Growth %				6.2%	10.5%	7.7%	27.1%	13.6%
UK LFL (exc. Petrol)				0.0%				
Revenue (exc.VAT)	64539	60455	6.8%	42248	10793	9826	628	1044
Revenue Growth %				5.3%	10.5%	7.93%	26.9%	13.6%
Trading Profit	3761	3714	1.3%	2480	737	529	(153)	168
Trading Profit Growth %				(1.0%)	21.8%	0.4%	17.7%	(36.4%)

Source: <http://www.tescopl.com/index.asp?pageid=17&newsid=613>

Question 4: Has Tesco's business strategy changed in the last three years when new leaders have taken position, and if so, how?

Solution 4: There have been two new Chief Executive Officers since Sir Terry Leahy's departure in 2011. First Phillip Clarke took over, followed by Dave Lewis in 2014. During Leahy's time, Tesco pursued an international growth strategy, entering new markets such as Tesco banking and customer insight and significant investment in land and property throughout the UK. During the time, Tesco developed a 'broad church' product strategy, developing a Value range and Finest range and introducing a vast array of non-food items. This leads to the questions: can a grocery retailer be all things to all people? Following Leahy's departure, Clarke took over. Clarke pursued a strategy of investment in hypermarket superstores, destination shops. Arguably Clarke has too little time to demonstrate his potential as CEO as the decision

to invest in out of town destination shops was seen as a fundamental mistake. Clarke was quickly replaced by Lewis, an ‘outsider’ from Unilever. Lewis has been measured in his response, explaining that he will take time to survey the business and understand what the underlying issues are in relation to poor performance. Lewis’s immediate concerns are governance and auditing, with the announcement of an investigation by the Financial Conduct Authority and the Serious Fraud Office (Warner, 2014). However, he immediately recognized the need to be ‘customer-centric’, focusing on the target customer market (This Money, 2014).

Question 5: How can issues relating to poor financial performance be addressed?

Solution 5: Tesco’s previous CEO, Sir Terry Leahy recently commented: the company had “focused too much on what it isn’t, rather than remembering what it is ... what it is is a very big brand in the centre of the market, and clearly if you’re weak in the centre you can get attacked from all sides ... but if you’re strong in the centre and doing what you do well, it’s a good place to be – you can attract customers from all parts of the market.” (The Guardian, 2014). Strategic models that take an external perspective and internal perspective are useful in defining strategic approach and market position. Porter’s (1998) competitive analysis is probably the most widely used model for strategic analysis, identifying five fundamental forces which provide insight into the relationships and dynamics of the industry. This external perspective can see the ease of substitution in the retail grocery market and change in consumer trends which demand a more responsive strategic approach.

Management Today (2014) reported three strategic responses to turnaround the current performance issues:

1-Identify the target customer

“Tesco’s major strategic problem is that it is currently unclear about who it should target – the supermarket is caught somewhere between the more upmarket offer of Sainsbury’s and Waitrose and the discounters Aldi and Lidl. These discount rivals have put intense pressure on the UK’s major supermarkets in the last few years, and critics say Clarke failed to cut prices early enough to compete with the German discount brands.”

2-Brand identity

“In recent years, Tesco has been confused about its brand management and identity ... Tesco’s proposition, particularly in pricing, is muddled and confused ... Tesco doesn’t necessarily need to have the lowest prices to recover – instead its pricing needs more clarity, predictability and transparency.”

3-Management strategy

Tesco has experienced significant changes in leadership and management. During 2014 a series of sackings and departures followed, resulting in Laurie Mcllwee (Finance Director) stepping down (Quinn, 2014). Clarke was the only executive left on the board with retail experience.

What is clear is that the organization needs to look internally to understand what the brand is in 2014, what it wants to be in the future and establish a clear market position. Alongside this, the leadership and management team need to fully understand the market forces and how these shape the environment and business. Where will future market growth come from? What will be the future cash cow? Where are the rising stars and to what extent will these grow further? (Henderson, 1969).

Question 6: What is role of the human resource management function in turning Tesco’s performance around?

Solution 6: Over the last ten to twenty years the role of human resource management (HRM) in the wider business has shifted significantly. We now see language such as strategic partner and change agent (Ulrich,

1997), synergists (Caldwell, 2001) and HR leader (Ulrich and Brockbank, 2005). The language and roles types signal a move away from 'traditional' personnel roles to a more pro-active, strategic role where HR can make a real contribution to the organization. From the perspective of Ulrich (1997) HR needs to focus on activities which support the strategic direction of the business, including strategic planning and scanning the environment. In Ulrich and Brockbank's (2005) later model, the idea that HR plays a key role in corporate governance and acting as the organization's conscious is introduced. Lewis is in a position where corporate governance and accounting practices are at the very forefront of his review of Tesco. Here, HR can play a key role in working with functional areas to ensure corporate responsibility is at the heart of the business, ensuring the business operates in a responsible, sustainable, accountable and transparent way (CIPD, 2014). It is important to restore competence, integrity and confidence within all stakeholder groups.

Lewis has demonstrated the importance in focusing on the UK market with his new 'Feet on the Floor' initiative, seeing all head office personnel working in stores on a fortnightly basis to re-engage with the core business and get to grips with the business at the frontline (The Guardian, 2014). Lewis has also discussed the need to invest resources into UK supermarkets in order to improve service levels and stock availability. Alongside this, the capital expenditure on hypermarket superstores has stalled, shifting the strategic focus away from the destination shop to the core offer. HR can engage with the resource and capability agenda, aligning the organizational strategy with the HR strategy, policies and practices to facilitate capacity and capability, particularly across the core business.

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Dr Julie Haddock-Millar, corresponding author, *LLB (Hons), LLM, BVC, PGDip, PGCertHE, MA HRD, DProf, SFHEA, Chartered MCIPD*

Senior Lecturer (Practice) and Senior Teaching Fellow; Human Resource Management and Development, Department of Leadership, Work and Organisations, Room W121, Middlesex University Business School, The Burroughs, London, NW4 4BT

Dr Julie Haddock-Millar is a Senior Lecturer (Practice) and Senior Teaching Fellow in Human Resource Management and Development at Middlesex University Business School. Prior to joining Middlesex University, Julie worked in a variety of business, project and human resource roles in the private sector, ultimately responsible for the talent management and development of 10,000 employees, across 36 stores with Tesco Plc. Julie completed her Doctorate in Professional Studies with Middlesex University in 2013. Her research focuses on employability and professional development, with a particular focus on early career entrants. Her professional practice involves working with organisations to develop a range of learning and development interventions, including the creation, implementation of mentoring programmes for employability and professional development. Between 2010 and 2013, Julie jointly led the Public Sector Mentoring Scheme in which a strategic response to the UK Cabinet Office need to encourage greater diversity at senior levels of the UK Civil Service was designed and delivered. Julie leads on a number of postgraduate programmes, including the MA in Further Education Sector Management Practice, helping to prepare College Principals for the next phase of their careers. She is a Senior Fellow of the Higher Education Academy, Academic Assessor and Chartered Member of the Chartered Institute of Personnel and Development, and was a finalist of the 2010 CIPD People Management Awards for her postgraduate research studies.

Chris Rigby, *BA(Hons), PGCE, MBA, Assoc CIPD*, Senior Lecturer (Practice), Human Resource Management and Development, Department of Leadership, Work and Organizations, Room W121, Middlesex University Business School, The Burroughs, London NW4 4BT

Chris Rigby is a Senior Lecturer (Practice) in Human Resource Management and Development at Middlesex University Business School. He has over 10 years of experience of working with organisations to ensure that strategy, systems and stakeholder interests are aligned. The earlier part of Chris' career was in secondary education and his transition to Higher Education has its roots in the completion of his MBA at Henley Management College in 2006 where he researched leadership development programmes to highlight the link between reflective practice and leadership development. His specialist areas include individual, team and organisational learning, professional practice, coaching, mentoring and action learning. Between 2010 and 2013, Chris jointly led the Public Sector Mentoring Scheme in which a strategic response to the UK Cabinet Office need to encourage greater diversity at senior levels of the UK Civil Service was designed and delivered. He currently leads postgraduate leadership development programmes within the public and private sector designed to recognise the transfer of learning into the workplace. He is an Associate Member of the Chartered Institute of Personnel and Development, a member of The European Mentoring and Coaching Council (EMCC) and holds the Professional Certificate in Coaching from Henley.

THE INFLUENCE OF CULTURE, GENDER AND EDUCATIONAL LEVEL ON ESCALATION OF COMMITMENT: COMPARISON JAPAN AND INDONESIA

Masako Saito, Osaka Sangyo University, Japan
Allison McLeod, University of North Texas, USA

ABSTRACT

This paper is an empirical analysis of what motivates students to study accounting, comparing students from the United States and Japan. The expansion of the International Financial Reporting Standards (IFRS) as a common business language requires significant changes in accounting education. In addition, the globalization has brought to light the significance of accounting education for professionals with more sophisticated knowledge to understand the IFRS and more experience to detect the frauds. Through our empirical outcomes, we discovered some interesting findings about the following: (1) the difference in students' motivation between students from the United States and students from Japan, (2) the positive impact of their self-efficacy and self-concept on their motivation, (3) the negative impact of where they are on their degree plan on their motivation, and (4) the moderation by perceptions of mastery, performance, and society goals in the relationship between self-efficacy and self-concept affecting motivation.

KEYWORDS: Motivation, Efficiency, Efficacy, Goals, Accounting Education

INTRODUCTION

Accounting education might be associated with the setting of accounting standards or the development of the IFRS rather than with domestic accounting standards. The International Financial Reporting Standards have already been adopted in most countries, providing a common global business language. However, knowledge of IFRS depends on the quality of the accounting education in institutions of higher learning. The International Education Standards (IESs) could be used as criteria for judging the value of global accounting education and training. The development of globally applicable IESs is challenged by the many different cultures, languages, and social, educational and legal systems (McPeak et al. 2012). Of course, universities need to motivate their students to learn, and motivation has a positive effect on students (Pintrich & Schunk 2002). However, as prior researches have shown, it is not easy for teachers to motivate students, because students sometimes lose their motivation or willingness to learn (Beghetto 2004). We suppose that such environment includes outside factors, like teaching methods, materials, and curriculum, and inside factors, like motivation, moral, and efforts.

THEORY AND HYPOTHESIS

This study is organized by examining the factors of self-efficacy or self-concept to the students' motivation. As the past researches noticed, self-efficacy or self-concept is affected by the students' home and family environments, and reflects the students' longing for jobs with higher social statuses (e.g., Lumsden 1994; Schunk 1995). Most factors are formed or based on the students' cultural background. Therefore, we suppose that there is a difference in students' motivation among countries. These factors can directly motivate students but can often spoil their motivation or willingness to learn. There might also be a gender difference in their motivation. Furthermore, the mastery, performance, and social goals might have some direct or indirect effects on students' motivation for leaning accounting.

RESEARCH METHOD

Based on the theoretical hypotheses, we develop multiple regression models with eight independent variables (self-efficacy, self-concept, mastery goals, performance goals, social goals, nationality, gender, and year of study). All of the above independent variables, except for nationality and gender, are measured on a five-level Likert scale (1: strongly disagree, 5: strongly agree). To eliminate the problem of collinearity among variables, we checked the variance inflation factors (VIF), which is a simple approach to identify collinearity among explanatory variables. We got the samples of 406 from Japanese students and 260 from American students and excluded 58 respondents because of incomplete surveys.

RESULTS

We examined the effect of self-efficacy and self-concept on the American and Japanese students' motivation to learn accounting. Our hypotheses 1 to 5 in the multi-regression model are statistically supported through the ANOVA analysis ($F = 46.830$, $p < 0.0001$). This means that students are motivated to study accounting when their self-efficacy or self-concept is high or when they set mastery goals, performance goals, or social goals for learning accounting. In addition, students' goals' perception moderates the impact between self-efficacy and motivation and between self-concept and motivation. Furthermore, we found the difference between nationality and students' motivation. This follows our prior discussion.

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OUTSOURCING STRATEGIES AND THEIR IMPACT ON FINANCIAL PERFORMANCE IN SMALL MANUFACTURING FIRMS IN SWEDEN

Anders Isaksson, Chalmers University of Technology
Björn Lantz, Chalmers University of Technology

ABSTRACT

Outsourcing, i.e., the strategic use of outside resources to perform activities traditionally handled by internal staff and resources, have received increased attention in management practice around the world over recent decades. However, even though the main goal of outsourcing must be assumed to be improved financial performance, few researchers have been able to empirically establish this relationship. Furthermore, because most studies have been focusing on large firms, there is also a lack of knowledge on how small firms adopt outsourcing strategies. Therefore, the purpose of this study is to explore outsourcing strategies among small manufacturing firms, and to test how these strategies can be linked to financial performance. The study is based on questionnaire and financial data collected through a stratified sample of 700 small (<50 employees) manufacturing firms in Sweden (with a response rate of 56 percent or 400 firms). Measures of outsourcing were collected from the questionnaire, and performance indicators were collected from annual reports the next year. We used Principal Component Analysis to identify four outsourcing strategies: Back office activities, Primary activities, Accounting activities, and Support activities. However, in line with previous research, multiple regressions did not reveal any significant relationship between these strategies and financial performance.

JEL: M55

KEYWORDS: Outsourcing, Financial Performance, Small Firms, Sweden

INTRODUCTION

Outsourcing, i.e., the strategic use of outside resources to perform activities traditionally handled by internal staff and resources, have received increased attention in management practice around the world over recent decades (Lankford, Parsa, 1999; Vining, 1999; Gottfredson *et al.*, 2005; McCarthy *et al.*, 2013). The reasons why firms decide to outsource vary, even if the most mentioned motive is often to achieve cost benefits and/or focus on core competencies. These two motives are often interlinked as one argument whereas managers use outsourcing in order to improve the use of capital investments by concentrating the firm's human and capital resources on its main activities (Quélin, Duhamel, 2003). Beside these main motives, other reasons for outsourcing mentioned in the literature are, to achieve best practice by acquiring access to external competencies (Kakabadse, Kakabadse, 2002) to transform fixed costs into variable costs (Alexander, Young, 1996), or as a tool in adapting to rapidly changing environments (Leavy, 2004).

An increase of the firm's internal focus on its core business is often assumed to result in performance improvements, and, as a result, an increased market value. Despite some research that shows a positive effect on outsourcing on firm value (Hayes *et al.*, 2000; Jiang *et al.*, 2007), the empirical evidence of the direct effect of outsourcing on firm performance is inconclusive. Furthermore, as stated by Jiang and Qureshi (2006, p 45) in their comprehensive review of the field “*previous work on outsourcing has been primarily theoretical in nature and has relied mostly on anecdotal evidence, from case studies, surveys or other self-reported data, to support assertions*”. Moreover, they state that (p. 46) “*we have located no studies with fully reliable quantitative indicators of performance across a statistically representative sample of firms*”.

The purpose of our study is to explore outsourcing strategies among small manufacturing firms in Sweden, and to test how these strategies can be linked to financial performance. By using a large sample of randomly selected firms, and analyzing performance with unbiased quantitative indicators, we will seek to narrow the research gap identified by Jiang and Qureshi (2006). Furthermore, by researching small firms in a Swedish context our study aims to fill two other research gaps; the lack of studies in a non-US context and the lack of studies on small firms.

First, from previous literature reviews of the field (e.g. Jiang, Qureshi, 2006; Bustinza *et al.*, 2010; Kroes, Ghosh, 2010), it is obvious that previous research in the area has been dominated by studies in a U.S. context, even though there are some noteworthy exceptions (Bustinza *et al.*, 2010; Bhattacharya *et al.*, 2013). We believe that there is a need for research from other cultural settings in order to better understand outsourcing behavior. To support this claim, there are several examples of how operations management practice differs in different cultural settings, for instance in the use of flexible manufacturing system (Darrow, 1987), the adoption of new forms of work organization (Cagliano *et al.*, 2011) or how national culture influences investments in manufacturing practices (Kalchschmidt, Mazzoleni, 2013). Hence, in order to get a more general knowledge on outsourcing strategies, and their effect on firm performance, we aim to contribute to previous outsourcing research by adding results from a Swedish context. Secondly, despite the fact that several researchers have proposed that there is a small firm effect on the use of outsourcing (e.g. Hayes *et al.*, 2000; Gilley *et al.*, 2004), we have found no study that has investigated outsourcing and its effects on a representative sample of small and medium sized firms, SME:s, (for a precise definition of SME:s see European Commission (2005)). Further, one reason why the study of SME:s is important is the fundamental role that they play in the economic activities, and growth, in society (Birch, 1979; Storey, 1998). For instance, in Europe SMEs account for 99.8% of all enterprises, 66.8% of total employment and 57.9% of total value added generated by the non-financial business sector (Muller *et al.*, 2014).

The difference between small and large firms is not only a matter of size. One important difference often highlighted in the literature is that smaller firms usually have a lower degree of structural complexity and bureaucracy vis-à-vis larger firms (Mintzberg, 1979), which increase their speed and flexibility in information-processing capacity (Chen, Hambrick, 1995). Several studies have also found that managers of small firms are often less prone to follow formal rational decision processes than managers from larger established firms (Smith *et al.*, 1988) and, hence, rely more on heuristics in their decision making (Busenitz, Barney, 1997). Other differences frequently highlighted are that the small business environment more often is characterized by higher levels of uncertainty about the market and technological development, due to the fact that these firms often are in early phases of their development (Wu, Knott, 2006). Furthermore, differences in access to critical resources (e.g. financial and human capital) and organizational structure can have important effects on how and why decisions are made, partly due to the effects these differences have on agency costs and information asymmetry issues (Ang *et al.*, 2000; Schulze *et al.*, 2001). Information asymmetry between owners and managers can for instance explain why operational decisions (e.g. to outsource or not) deviate from expected profit-maximizing capacity choices (Schmidt, Buell, 2014).

Finally, transaction cost theory suggests that the benefits of outsourcing would be higher for SME:s than for large firms (Klaas *et al.*, 1999; Gilley *et al.*, 2004). However, as pointed out by Verbeke, Kano (2012), for many small firms traditional wealth maximizing goals are subordinated noneconomic goals such as socio-emotional values, the importance of preserving a family control etc. For example did Memili *et al.* (2011) propose that family firms that value noneconomic goals higher than economic goals favor outsourcing less than those that do not.

The paper is structured as follows: Section 2 will give a short overview of current research on outsourcing and its effects. Section 3 explains our methodological approach, with a brief discussion of our data and

variables employed in the analyses. Section 4 presents and discusses the results of our analyses, and our concluding remarks are drawn in Section 5.

LITERATURE REVIEW

This section will aim to present a short review on relevant research on the effects of outsourcing (summarized in Table 1). Research has been identified through previous performed reviews (Jiang, Qureshi, 2006; Bustinza *et al.*, 2010; Kroes, Ghosh, 2010) combined with employment of different search engines for academic literature research, as Business Source Premiere, SSCI and Google Scholar.

Table 1: Sample Characteristics of Published Research on Effects of Outsourcing Included in Review

Authors	Country	Firm Size	Sample Size & Response Rate	Outcome Variable
(Hayes et al. 2000)	USA	n/a, mean sales \$7M	76 (n/a)	Stock market data
(Gilley, Rasheed, 2000)	USA	>50, mean emp. 259	94 (17%)	Self-reported
(Jiang et al. 2006)	USA	n/a (publicly traded)	51 (n/a)	Annual report
(Bolat and Yilmaz 2009)	Turkey	n/a (hotels)	110 (53 %)	Self-reported
(Bustinza et al. 2010)	Spain	>20 emp	213 (21%)	Self-reported
(Kroes and Ghosh 2010)	USA	Mean 1000 emp	233 (22 %)	Self-reported
(Bhattacharya et al. 2013)	Australia	n/a	5 case study	Self-reported

This table gives a summary of the main references mentioned in the literature review with a special emphasis on sample characteristics in order to better position our research contribution (the lack of studies on small firms in Europe with reliable quantitative samples and indicators).

Based on the hypothesis that outsourcing is considered to be a value-added business Hayes et al. (2000) investigated how information systems (IS) outsourcing announcements impacted the market value of publicly traded contract-granting firms. Of special interest to this study is that they managed to find that outsourcing announcements had a significant positive effect on small firms, whereas the effect on large firms was not significant. One theoretical explanation for this difference in market reaction was that due to higher information asymmetries (see e.g. Healy, Palepu, 2001) surrounding smaller firms, the market reacted significantly more positive to value-added announcements than for larger firms. However, it is important to note that the categorization of small firms in this study is based on the median size (of sales) of a sample of publicly traded firms, and not on any generally accepted definition of small businesses.

Gilley and Rasheed (2000) examined the extent to which outsourcing of both peripheral and near-core tasks influences firms' financial and nonfinancial performance on a sample of 94 manufacturing firms in the U.S. They did not find any significant direct effect of outsourcing on firm performance. However, an indirect effect on performance was found when using strategy (cost leadership vs. differentiation) and environmental dynamism as a moderator. One argument behind the moderating effect of strategy was that firms that pursue a cost leadership strategy are, by outsourcing, able to heighten their focus on their core competencies, and improve the quality of their nonstrategic activities.

Using the same sample as in Gilley and Rasheed (2000), Gilley *et al.* (2004) analyzed the effect of outsourcing of human resource (HR) activities (payroll and training outsourcing) on firm performance. As in their previous study, no effect was found on financial performance, but there was a small positive effect on firm innovation performance (R&D outlays, process innovation and product innovations) and stakeholder performance (employment growth & morale, customer and supplier relations). Based on the argument that human resource outsourcing would have a larger effect on smaller firms (due to transaction costs) they also tested for a moderating effect of size. However, no support was found for the hypothesis that HR outsourcing would be contingent on the size of the organization – maybe due to a relatively small sample size. Jiang et al. (2006) examined the impact of outsourcing on a firm's performance based on a sample of 51 publicly traded firms. Contrary to most previous studies on outsourcing effects they used annual report data to measure performance, and tested for changes in operating performances as a result

from outsourcing decisions. They provided some evidence that outsourcing improved firm's cost-efficiency (SG&A/sales and exp/sales) but did not find any effect on firm's productivity (sales/assets and asset productivity) or profitability (ROA and profit margin).

Bolat and Yilmaz (2009) examined the relationship between the outsourcing process, and perceived organizational performance in 80 hotels in Turkey, and found support for the hypothesis that outsourcing have a positive effect on organizational performance (organizational effectiveness, productivity, profitability, quality, continuous improvement, quality of work life, and social responsibility levels). Bustinza et al. (2010) studied 213 service firms in Spain, and concluded that there is a relationship between outsourcing decisions and company performance which is articulated via the impact of outsourcing decisions on the firm's competitive capabilities. They concluded that outsourcing encourages a development of resources that enables a sustainable competitive advantage.

In another study of U.S. data Kroes and Ghosh (2010) studied the degree of congruence (fit or alignment) between outsourcing drivers and competitive priorities, i.e., outsourcing decisions should be made in alignment with the competitive priorities of the firm. They also evaluated the impact of congruence on both supply chain performance and business performance. The main findings were that outsourcing congruence across all five competitive priorities was positively and significantly related to supply chain performance. Bhattacharya et al. (2013), using a qualitative research design, studied outsourcing in five organizations in Australia. Based on agency theory, they analyzed how the receiver and the provider of outsourcing services perceived outsourcing from different angles, e.g., areas of convergence and divergence. They found that the different parties often shared opinions regarding environmental uncertainty, conflict, information asymmetry and duration of contract, while differences were found regarding their view on degree of formality, opportunistic behavior, and mutual dependency of the parties involved, goal compatibility and switching costs.

DATA AND METHODOLOGY

The surveyed population consists of small Swedish manufacturing limited companies during 2012. Companies with less than 2 or more than 49 employees, with a turnover of less than 1 or more than 80 million SEK, with a balance sheet total over 80 MSEK, those being part of a business group, with more than one registered location, and without public annual reports from 2010 and 2011 were filtered out. The sampling frame then consisted of 7 635 companies. A stratified sample was conducted in order to ensure that the sample would be representative of the population. Companies were approached randomly by phone until 200 companies with less than 10 employees (i.e., micro firms) and 200 companies with 10 or more employees (i.e., small firms) had answered the questionnaire. Furthermore, in order to further ensure the validity of the sample, all data collection regarding the questionnaire was made by phone using an external service. A total of 700 companies were asked to participate, resulting in a response rate of 57 percent. Financial performance data regarding 2012 from these 400 companies were later collected through their annual reports from 2013. Financial performance was measured with the ratios Return on Assets (ROA) measured as income before interest expenses divided by total assets and Return on equity (ROE) measured as net income divided by Shareholders' equity.

The questionnaire included, apart from the standard demographic and other items, a section where respondents were presented with a list of 16 activities, and were asked to indicate the firm's outsourcing intensity of each activity: (1) Bookkeeping, (2) Financial reporting, (3) Tax Processing, (4) Payroll, (5) Billing, (6) Order processing, (7) Payment processing, (8) Other administration, (9) Manufacturing, (10) Purchases, (11) Warehousing, (12) Shipping, (13) Sales force, (14) IT services/system, (15) Customer Service, and (16) Training. A scale from 1 (the activity is performed entirely within the firm) to 5 (the activity is entirely outsourced) was used for each activity. The set of 16 activities is based on Gilley & Rasheed (2000). The respondents were also asked to indicate whether the strategic orientation of the

company preferably should be described as oriented towards differentiation or as cost oriented (based on Verhoef and Leeftang, 2009). The data were initially analyzed through a principal component analysis (PCA) in order to extract latent factors from the 16 manifest items. The latent factors can be interpreted as the basic outsourcing strategies of the companies. These factors were then used as explanatory variables in multiple regression analyses in order to explore the relation between outsourcing strategies and financial performance. The strategic choice between differentiation or cost, as well as the logarithm of the number of employees, was used as control variables for the regressions.

RESULTS

Table 2 presents the descriptive statistics regarding the degree of outsourcing of the various administrative and other activities in the companies. On average, most activities are not outsourced to any great extent. The obvious exceptions are items #2 and #3, and, to some degree, items #14 and #16. Some activities are almost always conducted within the firm, such as items #6, #10, #11, and #15.

Table 2: Descriptive Statistics Regarding Outsourcing of Activities

	ITEM	N	MEAN	STD.DEV.	SKEWNESS	KURTOSIS
Administrative activities	1. Bookkeeping	400	2.07	1.57	1.04	-0.62
	2. Financial reporting	400	3.99	1.39	-1.05	-0.29
	3. Tax Processing	397	4.16	1.42	-1.39	0.37
	4. Payroll	397	1.64	1.34	1.83	1.65
	5. Billing	399	1.26	0.93	3.50	10.77
	6. Order processing	397	1.12	0.65	5.59	29.93
	7. Payment processing	400	1.40	1.13	2.64	5.32
	8. Other administration	394	1.36	0.92	2.76	7.07
Other activities	9. Manufacturing	381	1.85	1.25	1.31	0.58
	10. Purchases	400	1.10	0.53	6.03	37.77
	11. Warehousing	390	1.20	0.70	3.96	15.73
	12. Shipping	388	2.32	1.66	0.68	-1.28
	13. Sales force	396	1.33	0.91	2.93	7.75
	14. IT services/system	389	2.69	1.53	0.25	-1.35
	15. Customer Service	396	1.17	0.64	4.30	19.19
	16. Training	374	2.78	1.45	0.19	-1.21

This table shows descriptive statistics across the participating firms regarding outsourcing intensity for each activity.

Barlett's test of sphericity was significant ($p < 0.001$) and the Kaiser-Meyer-Olkin measure of sampling adequacy was 0.829, indicating that the data is suitable for a PCA. The PCA was performed, and latent factors were built as averages of items. In our case, the one factor solution explains only 31.09 % of the total variance, and the analysis suggests a solution with four factors (considering eigenvalues above 1). Hence, the PCA indicates that there are four basic outsourcing strategies in these firms.

Table 4 presents the rotated component matrix from the PCA, where the 16 items are grouped into four principal components, reflecting four basic outsourcing strategies. For legibility, only the highest factor loading for each item is displayed here. The first component consists of six items with a Cronbach's alpha of 0.859. The component includes the items #1, #4, #5, #6, #7, and #8. We denote the component "Back office" since these items constitute the typical back office activities. The second component is denoted "Primary", as it includes the items #9, #10, #11, #13, and #15, that is, the activities directly related to the primary operations. Thirdly, the component "Accounting" includes items #2 and #3, which typically are performed by outside accountants. Finally, the fourth component is called "Support", as it includes activities necessary to support the primary operations in the firm, that is, items #12, #14, and #16.

Table 3: Total Variance Explained

Item	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	4.97	31.09	31.09	4.97	31.09	31.09	3.70	23.13	23.13
2	2.12	13.22	44.31	2.12	13.22	44.31	2.86	17.88	41.01
3	1.57	9.80	54.11	1.57	9.80	54.11	1.93	12.06	53.07
4	1.22	7.65	61.76	1.22	7.65	61.76	1.39	8.69	61.76
5	0.98	6.12	67.88						
6	0.88	5.48	73.36						
7	0.81	5.06	78.43						
8	0.71	4.42	82.84						
9	0.56	3.49	86.34						
10	0.44	2.73	89.06						
11	0.37	2.29	91.35						
12	0.35	2.19	93.55						
13	0.32	1.99	95.53						
14	0.30	1.85	97.38						
15	0.24	1.49	98.88						
16	0.18	1.12	100.00						

This table shows the explained total variance for different number of factors in the PCA.

Table 4: Rotated Component Matrix and Factor Loadings

Item	Component			
	Back Office	Primary	Accounting	Support
1	0.634			
2			0.846	
3			0.849	
4	0.781			
5	0.833			
6	0.667			
7	0.855			
8	0.740			
9		0.543		
10		0.762		
11		0.813		
12				0.713
13		0.598		
14				0.537
15		0.809		
16				0.661
Cronbach's alpha	0.859	0.777	0.759	0.341

This table shows the rotated component matrix and factor loadings in the PCA. It reveals how four factors are constructed out of the 16 items. Extraction Method: Principal component analysis. Rotation method: Varimax with Kaiser normalization.

The next step was to test for relationship between the four outsourcing strategies and financial performance. Multiple regressions with return on assets (ROA) and return on equity (ROE) as dependent variables were conducted, with the four outsourcing strategies as explanatory variables while simultaneously controlling for company size and strategic company direction. Thus, the two tested regression models were

$$ROA = \beta_0 + \beta_1 BOF + \beta_2 PRI + \beta_3 ACC + \beta_4 SUP + \beta_5 SIZ + \beta_6 STR + \varepsilon$$

and

$$ROE = \beta_0 + \beta_1 BOF + \beta_2 PRI + \beta_3 ACC + \beta_4 SUP + \beta_5 SIZ + \beta_6 STR + \varepsilon$$

where

BOF is the average tendency to outsource back office activities

PRI is the average tendency to outsource primary activities

ACC is the average tendency to outsource accounting activities

SUP is the average tendency to outsource support activities

SIZ (control variable) is the logarithm of company size (measured as the number of employees)

STR (control variable) is a dummy variable describing whether the core company strategy should be described as oriented towards costs (value = 0) or differentiation (value = 1)

In both cases, the data set was first sorted by the dependent variable and trimmed so that the highest 5 % and the lowest 5 % were excluded. Hence, each regression was based on 360 observations. The results from the regressions are displayed in Table 5 and 6. Overall, the models explain very little. There are no significant relation between outsourcing strategies and financial performance measures.

Table 5: Relation between ROA and Outsourcing Strategies

	B	SE	T	P-Value
(Constant)	7.46	3.05	2.44	0.015
<i>BOF</i>	-1.32	0.72	-1.83	0.069
<i>PRI</i>	0.18	1.08	0.17	0.868
<i>ACC</i>	-0.37	0.47	-0.79	0.433
<i>SUP</i>	-0.53	0.57	-0.92	0.359
<i>SIZ</i>	2.38	1.64	1.46	0.147
<i>STR</i>	0.88	1.16	0.76	0.451

The table shows the results from the multiple regression analysis with return on assets (ROA) as dependent variable and the outsourcing strategies as explanatory variables. $F = 1.680$ ($p = 0.126$), $R^2 = 0.034$

Table 6: Relation between ROE and Outsourcing Strategies

	B	SE	T	P-Value
(Constant)	-20.76	25.26	-0.82	0.412
<i>BOF</i>	-5.24	5.98	-0.88	0.381
<i>PRI</i>	7.98	8.92	0.89	0.372
<i>ACC</i>	-4.04	3.88	-1.04	0.298
<i>SUP</i>	3.06	4.73	0.65	0.518
<i>SIZ</i>	24.61	13.53	1.82	0.070
<i>STR</i>	15.37	9.63	1.60	0.112

The table shows the results from the multiple regression analysis with ROE as dependent variable and the outsourcing strategies as explanatory variables. $F = 2.042$ ($p = 0.060$), $R^2 = 0.041$

CONCLUSION AND DISCUSSION

Decisions to outsource are usually assumed to be made in order to, directly or indirectly, improve financial performance. However, previous research in this field has essentially provided no evidence of a link between outsourcing and financial performance (Gilley and Rasheed, 2000; Gilley et al., 2004; Jiang et al., 2006). However, outsourcing as an explanatory variable has usually been treated on an entirely aggregate level (e.g. Jiang et al., 2006) or divided in outsourcing of peripheral activities and outsourcing of core activities (e.g. Gilley and Rasheed, 2000). In this paper, we have provided a more detailed typology of activities for which firms make strategic outsourcing decisions, and studied the relation between outsourcing intensities and firm performance.

Since we have been studying small firms and their actual financial performance, we have taken a step towards closing the previously identified research gap in the outsourcing literature. Furthermore, besides working with small firms and true financial performance measures, this study is also characterized by a relatively large sample size, a relatively high response rate, and a phone-based data collection – facts that indicate valid and reliable results in comparison with many similar studies. However, despite our relatively large sample, we were unable to find a significant relation between outsourcing intensity and financial performance.

The study has shown that small manufacturing firms have four basic outsourcing strategies; back office activities, primary activities, accounting activities, and support activities. However, as in previously related research, no significant relationship between outsourcing intensity and financial performance was found. This suggests that there may be other types of motives behind strategic outsourcing decisions than improved financial performance, perhaps especially among small firms. Hence, we believe that future research should explore the relation between outsourcing intensity and "soft" values like, for example, stress or work satisfaction. Another area of future research would be cross-country comparisons in order to better understand how management culture in different countries affects outsourcing behavior.

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BIOGRAPHY

Anders Isaksson is a senior lecturer at Chalmers University of Technology. His research is mainly focusing on small business finance, with a special emphasis on the venture capital process and the relationship between venture capital firms and entrepreneurs. He also has professional experience in the area as a special advisor on venture capital issues for the Swedish Ministry of Industry. Other areas of research has been firm growth, initial public offerings, corporate governance, ex-dividend stock price behavior. Anders’s previous work has been published in *Venture capital*, *International Journal of Entrepreneurship and Small Business*, *Asian Journal of Finance & Accounting*, *Australasian Accounting Business and Finance Journal* among others journals. He can be reached at Chalmers University of Technology, Department of Technology Management and Economics, Division of Operations Management, SE-412 96, Sweden. anders..se

Björn Lantz is an associate professor at Chalmers University of Technology. The larger part of his previous research has been about exploring prerequisites for efficient management of different types of operations, for example e-commerce, freight transport, and health care. He has also worked with research in other areas such as pricing, corporate governance, and methodology. Björn’s previous work has been published in *European Journal of Operational Research*, *International Business Review*, *International Journal of Physical Distribution and Logistics Management*, and many other journals. He is currently serving as an associate editor for the *Electronic Commerce Research Journal*. He can be reached at Chalmers University

of Technology, Department of Technology Management and Economics, Division of Operations Management, SE-412 96, Sweden..se

DETERMINANTS OF THE SILVER FUTURES PRICE VOLATILITY: THE CASE OF THAILAND FUTURES EXCHANGE

Woradee Jongadsayakul, Kasetsart University

ABSTRACT

This research studies determinants of silver futures price volatility in Thailand Futures Exchange using generalized autoregressive conditional heteroskedasticity (GARCH) model. The sample data consist of daily closing price, volume and open interest of silver futures from the period June 21st, 2011 to December 26th, 2012 for the nearby month contract with 376 sample data points. I construct data sample by switching or rolling over to the next maturing contract one day before the expiration date. The results from GARCH(1,1) model reveal that there is no significant relationship between volatility and time to expiration. There are a negative role for trading volume and a positive role for open interest in determining silver futures returns volatility. This analysis of silver futures volatility insists the Clearing House that margin requirements for silver futures should not be affected as the time to maturity of the contract decreases. The findings are also helpful to risk managers dealing with silver futures and predicting silver futures price volatility.

JEL: C32, G13, G32

KEYWORDS: Futures Price Volatility, Silver Futures, Samuelson Hypothesis

INTRODUCTION

Derivatives products such as futures and options are great tools which investors can use to predict future spot prices and minimize their risk. Before trading futures in Thailand Futures Exchange (TFEX), investors are required to deposit initial margin with their respective brokers to ensure that they fulfill their futures contract obligations. Initial margin requirements for futures contracts on the same underlying across different maturities are set indifferently by Thailand Clearing House Co., Ltd. (TCH) and typically only 10 to 15 percent of the full value of the futures contract. At the end of day, brokers will calculate the profit and loss and add or subtract funds via a Mark-to-Market process. If the balance in the margin account falls below the maintenance margin level, investor will receive a margin call to top up his or her margin account so as to meet the initial margin requirement. One of the important factors affecting margin rate is futures price volatility. Therefore, understanding and characterizing futures price volatility has been a key issue in futures market research. Previous research has explained futures price volatility by variables such as time to maturity, volume, and open interest.

Samuelson (1965) states that volatility of futures prices should increase as the contract approaches expiration. It is widely referred to as the “Samuelson hypothesis”. The logic behind this conclusion is that the market is more sensitive to news regarding near-maturity contracts than more-distant contracts, which is indicated by greater volatility for the near-maturity contract (Ripple and Moosa, 2009). Numerous studies have investigated the Samuelson hypothesis empirically, and the hypothesis has been supported in commodity futures markets (Daal and Farhat, 2004; Duong and Kalev, 2008; Karali, Dorfman and Thurman, 2009; Karali and Thurman, 2010) and currency futures markets (Madarassy Akin, 2003). Samuelson hypothesis also holds in TFEX where SET50 futures price volatility (Dolsutham et al., 2011) and gold futures price volatility (Jongadsayakul, 2014b) increase as expiry approaches. However, using GARCH(1,1), Jongadsayakul (2014a) find the evidence of inverse maturity effect in case of crude oil futures traded in TFEX. Also, Chen, Duan and Hung (1999) find that the volatility of the Nikkei-225 index

futures price decreases when the contract is closer to its maturity. Futures trading activity proxied by volume and open interest is another important determinant of futures prices volatility. Numerous works have examined the relationship between trading volume and futures price volatility. Considerable evidence exists a positive correlation between futures price volatility and trading volume (Madarassy Akin, 2003; Xin, Chen and Firth, 2005; Kuo, Hsu and Chiang, 2005; Pati, 2006; Ripple and Moosa, 2009; Jongadsayakul, 2014a, 2014b); however, Bessembinder and Seguin (1993) suggest that the volatility-volume relationship might depend on the type of trader. Daigler and Wiley (1999) find that the general public drives the positive volatility-volume relationship whereas trading by clearing members and floor traders often exhibits an inverse relationship between volatility and volume. Moreover, Avramov et al. (2006) show that informed trades lead to a reduction in volatility while non-informational trades lead to an increase in volatility. The introduction of open interest as an additional explanatory variable is motivated by the fact that open interest and its change differ significantly from trading volume. The expectation is that open interest is negatively related to volatility (Xin, Chen and Firth, 2005; Feng and Chuan-zhe, 2008; Ripple and Moosa, 2009; Jongadsayakul, 2014b), as the availability of more contracts represents increased market depth, implying greater liquidity. However, Madarassy Akin (2003) and Pati (2006) find the positive relationship between open interest and financial futures price volatility.

This paper therefore examines the relationships between silver futures price volatility, time to expiration, and trading activity in TFEX using GARCH(1,1) model. The results from GARCH(1,1) model reveal that there is no significant relationship between volatility and time to expiration. There are a negative role for trading volume and a positive role for open interest in determining silver futures returns volatility. This analysis of silver futures volatility insists TCH that margin requirements for silver futures should not be affected as the time to maturity of the contract decreases. The findings are also helpful to risk managers dealing with silver futures and predicting silver futures price volatility. The rest of the paper is organized as follows. In section 2, I discuss earlier work related to explaining futures volatility. Then I describe the data and outlines the methodology in section 3. In section 4, I present empirical result from GARCH(1,1) model. Finally, I conclude the paper and summarizes the findings in section 5.

LITERATURE REVIEW

The literature contains numerous studies attempting to identify the important variables that influence futures price volatility. Samuelson (1965) states that volatility of futures prices should increase as the contract approaches expiration. It is widely known as the “Samuelson hypothesis”. His study is based on two assumptions, namely that: (1) futures price equals expected future spot price, and (2) the spot price is stationary following an AR(1): $P_t = aP_{t-1} + u_t$, where $E(u_t) = 0$ and $E(u_t^2) = \sigma^2$. Bessembinder et al. (1996) presents a new analysis of the economic issues underlying the prediction of greater volatility for the near-maturity futures contract. They show that the Samuelson hypothesis is successful without the two assumptions. In their study, the change in the log futures price (Δf_t) is the summation of the ex ante spot market risk premium (π), the unexpected rate of spot market price appreciation (u_t), and the change in the futures term slope weighted by the remaining time to expiration ($\Delta S_t \tau$). Therefore, the variance of futures price changes is

$$\text{VAR}(\Delta f_t) = \text{VAR}(u_t) + \tau^2 \text{VAR}(\Delta S_t) + 2\tau \text{COV}(u_t, \Delta S_t). \quad (1)$$

where VAR and COV denote variance and covariance, respectively. If $\text{VAR}(\Delta S_t)$ is a positive constant, then the variance of futures price increases with the square of the remaining time to contract expiration. Higher variance for more distant delivery date is inconsistent with the Samuelson hypothesis. Unlike $\text{VAR}(\Delta S_t)$, the sign of $\text{COV}(u_t, \Delta S_t)$ can be negative or positive. If $\text{COV}(u_t, \Delta S_t) < 0$, then the third term on the right side of (1) increases (toward zero) as the trading date approaches the contract expiration date. Therefore, their analysis implies that the Samuelson hypothesis requires negative covariance between spot returns and the slope of the futures term structure, which occurs in markets where prices are mean reverting.

The Samuelson hypothesis has been empirically supported in commodity futures markets (Daal and Farhat, 2004; Duong and Kalev, 2008; Karali, Dorfman and Thurman, 2009; Karali and Thurman, 2010) and currency futures markets (Madarassy Akin, 2003). Samuelson hypothesis also holds in cases of SET50 futures price volatility (Dolsutham et al., 2011) and gold futures price volatility (Jongadsayakul, 2014b). However, Chen, Duan and Hung (1999) find the inverse maturity effect in the Nikkei-225 index futures price volatility. Other studies also show that their results depend on the data and the methodology. Floros and Vougas (2006) find that the Samuelson hypothesis seems to be correct in simple linear regressions for both FTSE/ASE-20 and FTSE/ASE Mid 40 index. On the other hand, using GARCH models, there is no evidence to support Samuelson's hypothesis in FTSE/ASE-20 index over the whole period. However, using monthly series, GARCH models show a stronger support to the Samuelson hypothesis rather than linear regressions. Moreover, Jongadsayakul (2014a) shows that there is no significant relationship between crude oil futures price volatility and time to expiration in linear regression model while there is an evidence of inverse maturity effect in GARCH(1,1) model.

Futures trading activity proxied by volume and open interest is another important determinant of futures prices volatility. When trading volume increases, it increases the probability that prices will move into higher or lower regions, and that their volatility will be greater than before (Xin, Chen and Firth, 2005). On the other hand, trading volume can be used as a measure of the information flow. So when new and unexpected information arrives, both volatility and volume change contemporaneously and positively to new information. Numerous works identify a strong positive relation between price volatility and trading volumes (Madarassy Akin, 2003; Xin, Chen and Firth, 2005; Kuo, Hsu and Chiang, 2005; Pati, 2006; Ripple and Moosa, 2009; Jongadsayakul, 2014a, 2014b). However, Bessembinder and Seguin (1993) suggest that the volatility-volume relationship might depend on the type of trader. Daigler and Wiley (1999) find that the general public drives the positive volatility-volume relationship whereas trading by clearing members and floor traders often exhibits an inverse relationship between volatility and volume. Moreover, Avramov et al. (2006) show that informed trades lead to a reduction in volatility while non-informational trades lead to an increase in volatility.

Besides trading volume, open interest is important indicator of trading activity. It reflects the current willingness of futures traders to risk their capital in the futures position, which indicates the level of market depth (Bessembinder and Seguin, 1993). A high level of open interest could help to create market conditions that would reduce pressure from prices when trading provides new information (Xin, Chen and Firth, 2005). Several studies find that open interest is negatively related to volatility (Xin, Chen and Firth, 2005; Feng and Chuan-zhe, 2008; Ripple and Moosa, 2009; Jongadsayakul, 2014b). However, Madarassy Akin (2003) and Pati (2006) find the positive relationship between open interest and financial futures price volatility. Higher open interest means that there are more future trade expected and more opportunity for the prices to move into higher or lower levels. This implies an increase in current futures price volatility.

DATA AND METHODOLOGY

This study examines determinants of silver futures price volatility by using daily data downloaded from the websites of SETSMART and TFEX. The sample data consist of daily closing price, time to maturity, trading volume, and open interest of silver futures from the period June 21st, 2011 to December 26th, 2012 for the nearby month contract with 376 sample data points. I construct data sample by switching or rolling over to the next maturing contract one day before the expiration date. To analyze the volatility of silver futures price, I employ generalized autoregressive conditional heteroskedasticity (GARCH) methodology. On the basis of Akaike Information Criterion (AIC) and Schwarz-Bayes Criterion (SBC), MA(1,7,15)-GARCH(1,1) Model is chosen. Moreover, the basic GARCH specification is augmented by time to maturity variable and two trading activity variables, open interest and trading volume, in order to determine their relative contribution to the conditional variance. The following model is then estimated to investigate silver futures price volatility in TFEX.

$$R_t = \lambda_0 + \varepsilon_t + \mu_1 \varepsilon_{t-1} + \mu_7 \varepsilon_{t-7} + \mu_{15} \varepsilon_{t-15}; \varepsilon_t | \Omega_{t-1} \sim N(0, h_t) \quad (2)$$

$$h_t = \alpha_0 + \alpha_1 \varepsilon_{t-1}^2 + \beta_1 h_{t-1} + b_1 m_t + b_2 q_t + b_3 o_t \quad (3)$$

where R_t is the futures return, which are obtained by taking the difference of log of futures prices, h_t is the conditional variance, m_t is the time to maturity, q_t is the trading volume, o_t is the open interest, λ_0 , α_0 , μ_i , and b_i are parameters, α_1 is the ARCH coefficient, β_1 is the GARCH coefficient. The sum of ARCH and GARCH coefficients indicates the degree of persistent in volatility.

RESULTS AND DISCUSSION

To study determinants of silver futures price volatility, the MA(1,7,15)-GARCH(1,1) is augmented by including time to maturity (m), trading volume (q), and open interest (o) as explanatory variables in the conditional variance equation. Then Bellerslev-Woodbridge's Quasi-Maximum Likelihood (QML) is used to estimate the MA(1,7,15)-GARCH(1,1) model. Table 1 presents the estimated results of MA(1,7,15)-GARCH(1,1) model, displaying the estimated coefficients and their P-values, as well as diagnostics tests and Wald test. The validity of the estimated model is assessed first by testing the standardized residuals for the presence of serial correlation and heteroscedasticity.

$$R_t = \lambda_0 + \varepsilon_t + \mu_1 \varepsilon_{t-1} + \mu_7 \varepsilon_{t-7} + \mu_{15} \varepsilon_{t-15}; \varepsilon_t | \Omega_{t-1} \sim N(0, h_t)$$

$$h_t = \alpha_0 + \alpha_1 \varepsilon_{t-1}^2 + \beta_1 h_{t-1} + b_1 m_t + b_2 q_t + b_3 o_t$$

Table 1: Estimation Results of MA(1,7,15)-GARCH(1,1) Model

Coefficient/Statistic	Estimated Value	P-Value
Conditional Mean Equation		
λ_0	-0.000527	0.4871
μ_1	-0.075919	0.1998
μ_7	0.059158	0.2481
μ_{15}	-0.105130**	0.0459
Conditional Variance Equation		
α_0	0.0000522	0.1630
α_1	0.178690	0.2225
β_1	0.507981***	0.0092
b_1	0.0000003	0.7573
b_2	-0.000262*	0.0651
b_3	0.000295**	0.0378
Standardized Residual Diagnostics		
Ljung-Box Q (36)	18.224	0.982
Ljung-Box Q ² (36)	38.456	0.236
LM ARCH (5)	8.2715	0.1419
Wald Test		
H0: $\alpha_1 + \beta_1 \geq 1$	-2.489872***	0.0064

This table shows the estimation results of MA(1,7,15)-GARCH(1,1) Model. Diagnostics tests based on LM ARCH (5), Ljung-Box Q (36), and Ljung-Box Q² (36) of residual and squared residual indicate that the estimated model is well fit. The sum of ARCH and GARCH coefficients is 0.686671, indicating that the persistent in volatility is not so high. Wald test shows its value statistically less than one, indicating that volatility process is covariance stationary, stable and evidences of mean reverting. Maturity is insignificant, whereas trading volume and open interest tend to be significant. *, **, and *** indicate statistically significant at the 10%, 5%, and 1% level, respectively.

Ljung-Box Q-test statistics up to lags 36 for serial correlation in the standardized residuals and standardized squared residuals are 18.224 (Prob. = 0.982) and 38.456 (Prob. = 0.236), respectively. Then a Lagrange

Multiplier test is employed to examine whether the standardized squared residuals exhibit additional ARCH. LM ARCH (5) test is 8.2715 (Prob. = 0.1419), which implies that the null hypothesis of no ARCH effects cannot be rejected and reveals that no further ARCH effects left in the standardized residuals. The insignificant Ljung-Box Q statistics and LM ARCH statistics implies that the residuals of the estimated MA(1,7,15)-GARCH(1,1) model are reasonably well behaved and adequately captures the persistence in the variance of returns.

From Table 1, the coefficient for the previous shock (the ARCH coefficient: α_1) is 0.17869 and that for its lagged conditional variance (the GARCH coefficient: β_1) is 0.507981. The GARCH coefficient (β_1) is highly statistically significant at the level of 1%. The sum of the two coefficients is 0.686671, which implies that the persistent in volatility is not so high. Since the Wald test shows the sum of the two coefficients statistically less than 1 at the 1% significance level, the volatility process is co-variance stationary, stable and evidences of mean reverting. Maturity is shown to be insignificant. The estimated coefficient of volume and open interest are -0.000262 and 0.000295 respectively, which are statistically significant at the level of 10% and 5% respectively. However, the signs for trading volume and open interest are not as expected. The results indicate that an increase in trading volume leads to a decrease in volatility due to higher informed trades in TFEX. An increase in open interest means that there are more future trade expected and more opportunity for the prices to move into higher or lower levels. This leads to an increase in current futures price volatility.

CONCLUSION

This research studies determinants of silver futures price volatility in Thailand Futures Exchange using MA(1,7,15)-GARCH(1,1) model. The sample data consist of daily closing price, volume and open interest of silver futures from the period June 21st, 2011 to December 26th, 2012 for the nearby month contract with 376 sample data points. I construct data sample by switching or rolling over to the next maturing contract one day before the expiration date. The results from MA(1,7,15)-GARCH(1,1) model reveal that there is no significant relationship between futures price volatility and time to expiration, whereas trading volume and open interest tend to be significant. However, the signs for trading volume and open interest are not as expected. The results indicate a negative relationship between the futures price volatility and trading volume variables, and a positive relationship between the futures prices volatility and open interest variables. Therefore, trading volume and open interest are the two important variables that explaining the price volatility of silver futures contract traded in TFEX. Since margin requirement is affected by futures price volatility, the results of this study will assist TCH in setting margin requirements. No consistent relationship between silver futures prices volatility and time-to-maturity indicates that the margin requirement should not be affected as the time-to-maturity of the silver contract decreases. The findings are also helpful to risk managers dealing with silver futures and predicting silver futures price volatility.

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BIOGRAPHY

Woradee Jongadsayakul is Assistant Professor of Economics at Kasetsart University. Her research focuses on Financial Economics and Project Evaluation. She can be reached at Faculty of Economics, Kasetsart University, 50 Ngam Wong Wan Road, Chatuchak, Bangkok 10900 Thailand, woradee.j@ku.ac.th.

SMALL BUSINESS SUCCESS AND SOCIAL CAPITAL: A MULTI-CULTURAL APPROACH

Lillie M. Hibbler-Britt, University of Phoenix
Fiona Sussan, University of Phoenix

ABSTRACT

Although there has been a significant amount of work concerning critical success factors of small businesses and the importance of social media as a means of marketing a small business, there is limited work that investigates the impact of social media on small business success from a multi-cultural perspective. This study fills this gap and advances the knowledge as it relates to the incorporation of social media as a critical success factor. This quantitative study explores the use of social media as an integral part of the small business owner's strategy to be successful. The researchers investigated whether or not certain small business owner and business demographics impact the use of social media. In instances where social media is being used, the study sought to determine whether social media perceived as a critical success factor and are the business owners utilizing a strategic approach to the incorporation of social media. The outcome of this study will provide an indication of small and medium enterprise (SME) in New Jersey use of social media and will be the foundation for developing program(s) to help effectively incorporate social media into the SME's business development strategy.

JEL: M310

KEYWORDS: Social media, critical success factors, small business

INTRODUCTION

The Great Recession, the period of economic downturn from 2007 to 2009 had the most effect on Blacks, Hispanics, youth and low educated workers. Although the United States is in a period of recovery, recovery has been slower for these groups. Unemployment for Blacks still hover around 10.7%, Hispanics 7.8% and youth ages 16 to 19, is approximately 16.9%, while the United States average unemployment rate is 6.1% (Bureau of Labor Statistics, June 2014). Congregado, Golpe, and Van Stel (2012) states that during times of economic recession (high unemployment) individuals are pushed into self-employment, this is characterized as the recession-push hypothesis. According to Fairlie and Marion (2010) minorities and women often face discrimination in credit markets, which limit business formation, this limit in traditional funding often lead to the usage of nontraditional funding sources such as retirement funds and leveraging their homes. According to the Small Business and Entrepreneurship Council, in 2011 the U.S. Census Bureau reported 5.68 million employers in the United States, of which 99.7 percent had fewer than 500 employees, businesses with fewer than 20 employees accounted for 89.8%. Small businesses produced 46% of private nonfarm GDP in 2008. Small businesses accounted for 63% of net new jobs created between 1993 and mid-2013, approximately 14.3 million jobs. Although small businesses contributing to the US economic well-being, only about half of all new small businesses survive five years or more and only about one-third survive 10 or more years (Small Business Office of Advocacy, 2011).

The state of New Jersey is in line with the rest of the country, in 2011 approximately 50% of all business were under 500 employees, however, firms with fewer than 100 employees was the largest share of small businesses in the state. The largest gain in the number of small businesses in the state was among those in the firm size of 1-4 employees. In terms of the survival rate, only approximately one-third of small businesses in the state survive ten (10) years. This number is of significance when 23.3% of these businesses are minority owned (Small Business Administration, Office of Advocacy, 2014).

The low survival rate of small businesses and their contribution to countries GDP has made small business critical success factors the subject of numerous scholarly researches. Critical success factor analysis as it relates to entrepreneurs has been researched in many different areas, small hotel businesses in Turkey (Avcikurt, Altay, and Ilban, 2014), sector/industry involvement in Botswana (Gagoitseope and Pansiri, 2012), risk management systems (Yaraghi and Langhe, 2011), Spanish start-ups (Lafuente et al., 2013), human resources (Bonet, Armengot, and Martin, 2011); small business projects (Mueller and Jugder, 2012); business intelligence systems (Olszak and Ziemba, 2012), enterprise resource planning systems (Basaviah and Kini, 2013) small business legal formation (Chawla, et. al., 1997) and networking (Hoyos-Ruperto et. al., 2013). Johnson (2013) found that there were eight factors that were critical to e-market success: critical mass, integration issues, value proposition, leadership participation, industry knowledge, revenue model, branding and reputation and rich content. Although very little has been completed with regards to the use of social media as a critical success factor; the study conducted by Indrupati and Henari (2012) sampling small businesses in Puerto Rico, investigated entrepreneurial success, using an evaluation of online social networking. Social networking websites, along with other internet mediated communications channels have fundamentally changed how individuals relate to one another and how organizations interact with potential consumers. For example, Bevan, Ang, and Fearn (2014) suggest that a friendships accepted on Facebook is expected to continue for an extended period of time. In March 2014, Facebook had 8.2 million daily active users, 609 million mobile active users and 1.28 billion monthly active users, of these numbers approximately 81.2% of Facebook active users are outside the U.S. and Canada (fb.com, 2014).

This study seeks to determine the correlation between small business success and the use of various types of social media. To accomplish this the following research questions will be answered. 1. Does small business owners perceive the use of social media as a critical success factor? 2. Does the use of social media by small business owners vary based on cultural differences? 3. Does the education level of the small business owner impact the utilization of social media as a business strategy? 4. Does the years of operation impact the use of social media by small business owner? Does the use of a social media strategy improve small business owners' perception of the success of their social media activities? Does the age of the small business owner influence the use of social media as a critical success factor?

LITERATURE REVIEW

Critical Success Factors

Rockart (1979) defines critical success factors as activities that the management of an organization/company must concentrate on and do well, so as to move the company forward and to achieve the strategic objectives of the organization. Critical success factors are those tasks that must receive priority from management and must go well to ensure business success (Keck, Leigh, and Lollar, 1995). These should be a manageable number of items so as to facilitate a business owner's ability to give them the proper amount of focus, and affect the firm's competitive position within an industry (Keck, Leigh, & Lollar, 1995). The use of critical success factor analysis has been utilized in numerous studies as it relates to entrepreneurs. Johnson (2013) analyzed critical success factors as it relates to business-to-business e-markets. Chawla, Pulling, and Alexander (1979) used critical success factor analysis to determine the success factors during an organizations life cycle for small business owners in different business environments. When determining critical success factors for small and medium size enterprises (SMEs) researchers must first define success. As stated by Owens et al. (2013) success is typically defined by such economic measures as survival rate, growth in employees, sales growth, and profitability. Jasra et al. (2013) evaluated 250 SMEs in Pakistan and determined that financial resources, marketing strategy, technological resources, government support, along with entrepreneurial skills were critical to the success of small and medium size enterprises.

Social Capital Theory: Although many small businesses begin as the brain-child of one individual, the business' survival depend upon the inclusion, involvement and support of numerous others (Aldrich and Kim, 2007; Huanget al., 2013). Huang et al. (2013) reviewed data associated with early-stage entrepreneurial activities in 14 countries in the Middle East and North Africa (MENA). The researchers found evidence that socio-demographic variables such as gender, age, income and education, impact the entrepreneurs' usage of advice-seeking networks to grow their business (Huang et al., 2013). Social capital theory investigates the importance of relationships and how they facilitate instrumental action (Coleman, 1990). Of relevancy to this study are the concepts of weak tie theory which focuses on the strength of the social tie. Tie theory suggests that it is important that egos be connected to many alters and that they themselves are unconnected to other alters in egos network (Seibert, Krainer, and Liden, 2001). Per Seibert, Krainer and Liden (2001) these theories are not mutually exclusive, but function together because they focus on different points in the process of accumulating social capital (p. 221).

Expectancy Theory: Expectancy theory explains why individuals become entrepreneurs, an individual will act in a certain way based on the expectation that the act will be followed by a given outcome and the attractiveness of that outcome to the individual (Renko, Kroeck, and Bullough, 2012). Expectancy theory is also based on communications and information from other people.

Resource Theory: Per Keseljevic (2007) resource theory is integrally tied to social capital theory for this theory emphasizes understanding the organization as consisting of resources that are used to create a competitive advantage. Resource theory evaluates the impact of the availability of certain resources as a determinant of performance, adaptation, and exchange (Alvaro et al., 2010, p.2). These resources lend themselves to a firm's competitive advantage (Lockett and Thompson, 2001). The position is further supported by Chisholm and Nielson (2009) who found that social capital is embedded in relationships that extend outside of the organization and includes relationships with customers, suppliers and other external organizations. Social capital is a resource instrumental in corporate profitability and competitiveness (Chisholm and Nielsen, 2009). Runyan, Huddleston, and Swinney (2007) found that for small businesses both community brand identity and social capital were resources that helped small businesses to be successful. The authors determined that non-monetary resources must be leveraged in order for the small business to be successful.

Social Media Use: Lindegaard (2012) defines social media as "digital tools and services that facilitate involvement and interactions between different stakeholders, whether they are users or business partners, individuals or crowds, known or unknown". Also of importance when defining social media is the ability of the users to create and exchange "User Generated Content" (Kaplan and Haenlein, 2010) which takes control of what potential customers receive away from the company and place in the hands of either promoters or distractors of the company. According to Kietzman et al. (2011) social media allows the user to share, create, discuss, and modify information. It is this ability to modify information and to determine the recipient of the modified information that has transferred the power of marketing from the business owner to the consumer. Unfortunately, organizations have elected to "ignore or mismanage the opportunities and threats presented by creative consumers" (Kietzman et al., 2011, p. 242).

Ignoring social media is not an option, according to Mangold and Faulds (2009) who argues that the impact of social media is so great that organizations should consider a hybrid form of the promotional mix to include social media in the integrated marketing communications (IMC) plan. The various forms of social media (social networking sites, creativity sharing sites, content sharing sites, blogs, business networking sites, etc.) must be considered when developing IMC strategies (Mangold and Faulds, 2009). It is this paradigm shift that helps form the basis of this study, to consider the efficient and effective use of social media as a critical success factor for small and medium enterprises.

Through the use of social media, small business owners can extend their network of contacts to persons whom can assist in their business success dramatically. Per Lindegaard (2012) the use of social media helps to establish thought leadership and to build the business owners' brand. Fosso and Carter (2014) investigated the use of Facebook Events Page by SMEs. Their study involving 453 SME managers from Australia, the United States, the U.K. and India, determined that firms innovativeness, size, managers' age and business sector had an effect on whether or not social media was adopted.

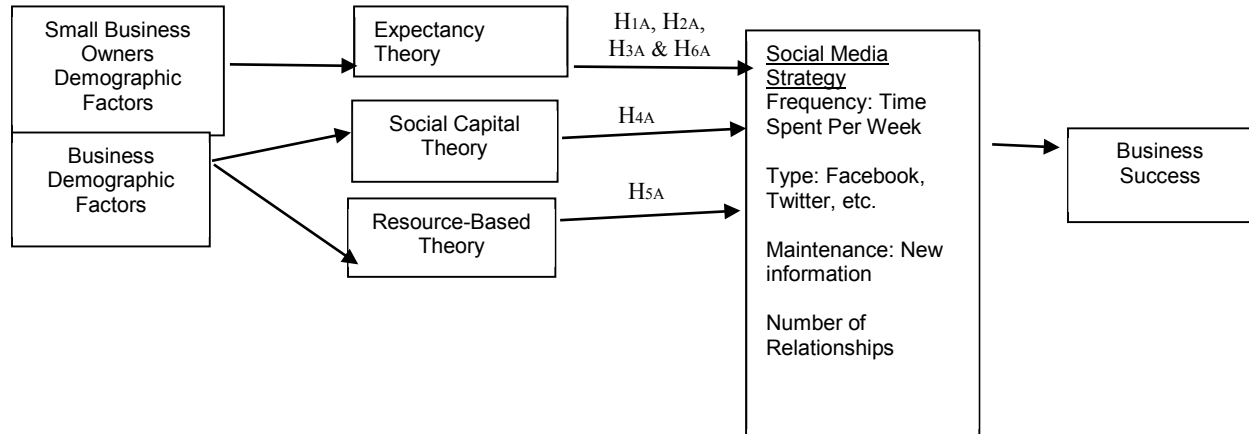
Within the context of social media, consumers belong to active online member, communities (Stephan, 2012). These communities develop and grow to become online societies. Stephan (2012) defines these societies as "a group of humans broadly distinguished from other groups by mutual interests, participation in characteristic relationships, shared institutions and a common culture (p. 166). Schroeder (2011) states that the "proliferation of social media networking sites means that it has become much easier to develop weak ties, which can be tapped to provide information or assistance, or to collaborate". Another position affecting the importance of relationships developed through social media is that, the use of the internet has become the primary source of information regarding companies, replacing the yellow pages, business directories and printed company literature (Schroeder, 2011).

Social media is a vital business tool for business owners (BDC—Social Media Guide) and as such it is necessary that small business owners develop a plan for incorporating social media into their overall business strategy. Properly utilizing social media can catapult a business to new levels of success. In fact, Mershon (2011) determined that small business owners benefited the most from the use of social media. Benefits included increased exposure (88%), increased traffic and subscriptions (72%), new partnerships developed (59%), improved sales (48%) and reductions in marketing cost (59%). Although the use of social networks and social media present opportunities to small businesses, Michaelidou et al. (2011) highlights several barriers to adoption of social media as a business strategy. These barriers include lack of money, time and training, negative views about usefulness and unfamiliarity with the particular technology (p. 1155).

Conceptual Framework and Hypotheses

The competitive advantage for any business lies in their ability to provide a superior product or service, the ability to attract and retain clients/customers, generate revenue and being innovative. Per Indrupati and Henari (2012) the traditional marketing strategies have become obsolete due to the capabilities of social media.

Figure 1: Theoretical Framework



Finances is a major concern of small business owners, especially since many entered into their own business because of being downsized from corporate America. Most small business owners are concerned with meeting the expenses that they can easily determine the return on investment. Since it is hard to quantify the effectiveness of using social media, small business owners are reluctant to expend time and money on developing a social media presence.

H1A: Small business entrepreneurs do not use social media to grow their business and therefore it is not perceived as a critical success factor.

Income and ethnicity has been found to play an important part in early computer adoption. Caucasians and Asians were found to be more likely to have a computer than Blacks and Hispanics. A study completed by Kamalu (2012) shows that the digital divide continues based on race/ethnicity, geography, education, age, urban vs. rural, and gender. It is this lack of exposure to technology that affects minorities' use of social media as a business strategy.

H2A: The use of social media by small business entrepreneurs vary based on cultural differences.

Education has been linked to obtaining wealth, this wealth is then used to purchase, install and use computers. Having and using computers at home breeds a familiarity that translates into the incorporation of technology into business activities. Education also allows for the understanding of the importance of certain business activities such as strategic planning and marketing for brand recognition. These activities are linked to business success.

H3A: The education level of small business entrepreneurs does impact the use of social media as a business strategy.

Organizations that have been in existence longer tend to become engrained in using the same processes to obtain business and are therefore less likely to utilize social media as a strategy to grow. Also, the longer a business has been in existence the older the owner, which has been found to reduce the likelihood of using technology.

H4A: The number of years that a company has been in business does affect the use of social media as a business strategy.

Small business owners recognize that in order to be successful all aspects of their business must have a strategy, including the use of social media. With a strategic plan intact, the small business owner can focus on areas of marketing that will tie their digital connections to specific aspects of business and develop their brands. A social media strategy will also allow the business owner to participate in the necessary customer/client analytics needed to drive success.

H5A: The incorporation of a social media strategy is perceived by small business owners as being directly tied to business success.

In relations to SMEs use of e-marketing tools to grow their businesses Dlodlo and Dhurup (2013) found that owners/managers between the ages of 40-49 and 50 years and over were less likely to use e-marketing tools. Therefore age will impact the perception of social media as a critical success factor.

H6A: The age of the small business owner does affect the use of social media as a critical success factor.

Empirical Research

This study will measure social media as one of the critical success factors of small business success. The variables to be considered are age, education (Huang et al., 2013), gender (Ross, 2010), years in operation and the use of a social media strategy. Questionnaires will be distributed to small businesses via Chambers of Commerce in New Jersey.

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AUTHORS BIOGRAPHY

Lillie M. Hibbler-Britt, MBA, Ph.D. is a University of Phoenix Research Fellow for the Center for Global Business Research for the School of Advance Studies, University of Phoenix. Her research focuses primarily on Critical Success Factor Theory as it relates to small and minority businesses. Dr. Hibbler-Britt also serves as the Campus College Chair for the School of Business at the University of Phoenix, Jersey City. She is the author of *River Voices: Breaking the Silence A Social political view of issues affecting the African American community through commentary, poetry and photography.*

Fiona Sussan, MBA, Ph.D. is University Research Chair and the founder of Centre for Global Business Research for School of Advanced Studies, University of Phoenix. Her research focuses on new media and global marketing. Dr. Sussan's work has won awards from *EmeraldLiterati Network*, *American Marketing Association*, *Association for Consumer Research*, and National-Geospatial Intelligence Agency. Her work has been published in *Journal of Business Research*, *Journal of Intellectual Capital*, *Corporate Communications*, among others.

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THE IMPLICATION OF AN ADVANCED DEGREE FOR NURSES IN HEALTH CARE

Susan J. Kowalewski, D'Youville College
Caroline J. Michalik, Roswell Park Cancer Institute

ABSTRACT

Current literature supports the promotion of nurses to the administration level focusing on areas that have shown positive outcomes such as improved patient care and staff satisfaction. An advanced degree in business or health administration is a valuable choice for nursing administrators in today's health care environment to provide the necessary education for these positions. The primary objective of this study was to determine the benefit to hospitals of an advanced degree in the role of hospital administrators; as well as to investigate the perceptions of current nurse leaders in the hospital setting and their application of an advanced degree in administrative roles. The study was conducted using a quantitative survey designed to evaluate the gaps in the role of the advanced degree and the nursing executive and their practice in the hospital environment. An online survey provided data related to specific perceptions that included recommendations for preparation of candidates for advanced nursing positions, methods utilized to assist nurses to advance, and the requirement of an advanced degree for such positions.

JEL: M1, I1

KEYWORDS: Advanced Degrees, Health Administration

INTRODUCTION

As the healthcare environment continues to change, it has become increasingly clear that hospital administrators must be optimally trained to manage an exceedingly cost-effective yet patient-focused organization. It is under this premise that the clinical leader has emerged at the executive level in hospital administration. Clinical nurses are an ideal choice for positions of leadership in healthcare organizations offers a unique perspective to patient care and administrative responsibilities. Trepanier and Crenshaw (2013) report that the ageing nursing workforce and the potential increase in demand for nursing services in the near future, nurse executives and other nurse leaders must actively prepare for prospective leadership roles. A registered nurse at the bachelor's level possesses the assessment and technical skills to care for patients. Individuals who progress clinically to the master's level further expand their skill set to include diagnoses and can prescribe for specific needs of the patient. With this strong clinical foundation it is only logical that advanced practice nurses continue their professional journey to become a more visible organizational presence in hospital administration.

Many nurse executives have achieved success through a range of roles and responsibilities. It is commonly accepted that nurse executives at a minimum need to pursue and obtain a graduate-level degree. For those who are interested in teaching in nursing programs, a masters degree in nursing (MSN) is required. For nurses interested in administrative opportunities, an MBA is a viable alternative. There are programs that offer an MSN/MBA. Those with advanced clinical expertise have the ability to gain additional credibility with nurses and other members of the multi-disciplinary healthcare team. For those without clinical practice background this rapport could be difficult to achieve.

According to Lavizzo-Mourey (2012), “to meet our nation’s health care needs, we must strengthen the nursing profession at all levels, from the front lines to the administrative ranks”. The role of the nurse executive continues to change based on healthcare reform, technologic innovation, consumerism and generational features. However, the need for the development of the applicable knowledge and expertise required is essential to ensure a nurse leader is competent to progress to the executive level. With an aging population of physicians and a limited volume of health care successors in place, there are an increasing volume of nurse practitioners replacing these physicians in primary care and hospital administration settings. There is however limited research specifically focused on the fiscal benefits to a hospital with nursing executives. The primary objective of this study was to determine if there is an added benefit of an advanced degree for those in hospital administration.

LITERATURE REVIEW

Sherman and Pross (2010) note the significant role of nurse leaders in developing and maintaining effective work environments. They also explored the development of leadership skills by using the Nurse Manager Leadership Collaborative Learning Domain Framework competency for development of leaders at the unit level. The Nurse Manager Skills Inventory is a foundational component of a comprehensive initiative of the NMLP to assist nurse managers in achieving their developmental goals throughout their careers. The resulting constructive environment is evident by staff satisfaction, employee retention, improved patient outcomes and improved organizational performance (American Association of Critical Care Nurses). Sherman and Pross (2010) indicated that there is an abundance of health care literature that continues to show the positive influence that expert, competent, credible and visible leadership has on supporting this framework related to nurse administrators.

The establishment of effective and efficient work environments necessitate leadership for nurses at all levels of the organization. The nurse leader supports all efforts to engage staff in achievement at the highest level by giving care providers the tools to assist in advancing patient care. Magnet recognition is highly recognized throughout healthcare organizations as the gold standard for quality patient care, nursing excellence with innovation in professional nursing practice. This status is also dependent on leadership grounded in new data and enhancements that support in quality outcomes.

Nursing administrators characteristically enter a career track at the unit level as a clinical care nurse; progressing to clinical nurse supervisors, and continue to develop into enhanced management positions. This career progression entails preparation and action. If skills and proficiencies for nursing administrators are developed, it would facilitate the hospital being able to adapt, prosper and expand; resulting in improved patient outcomes and enhanced staff nurse fulfillment. Kleinman (2003) evaluated data from the mid 1990’s that noted the importance of developing new paths for staff nurses to be promoted to the role of nurse manager based on clinical proficiency. The promotion of nurses without management and leadership background frequently resulted in unprepared administrators that were unaware of how to function in administrative roles or how to review unit-based operations.

Kleinman (2003) noted that the nurse administrator has developed qualities for success that requires business knowledge and skills. Nurse administrators work with clinical personnel, administrators, and patients. Strategic planning and accountability to the hospital board have become responsibilities of nursing administrators. Kleinman (2003) developed a survey of 35 nurse managers and 93 nurse administrators to assess the requirements of nurse administrators for role preparation within healthcare organizations. The results revealed that the nurse administrations that obtained master’s degrees were more likely to be clinical in nature than non-clinical. The skill set that were determined to be priorities for the nurse administrator focused on strategic planning, finance and human resources. The most desirable type of graduate degree was perceived to be a Master’s of Nursing and a joint Master’s of Business Administration for nursing administrators.

Executive nursing requires experience in clinical practice and business skills. Swanson and Stanton (2013) suggested that competencies are critical for nurse executives include a worldwide outlook or approach, a working knowledge of technology, expert decision-making skills, prioritizing quality and safety, politically judicious, collective and team building skills, balancing genuineness and performance expectations and coping effectively with change. Additionally these competencies should include effective communication, relationship management, financial management, medical staff relationship, change management and strategic management. Business degrees, specifically an MBA, provide the management education. Nursing executives' foster skills and competencies necessary to improve patient care and to train the next cohort of nursing leaders.

Although there is a lack of nursing knowledge specific to the MBA degree and its necessity for administrative positions in healthcare, there is an understanding of the positive influence such a degree provides. With healthcare reform occurring on a global level, nurses in administrative roles understand the importance of the skillset an MBA affords. Antrobus and Kitson (1999) identified the importance of developing nurses and examined the broader socio-political factors impacting nursing leadership. An ethnographic approach with informal semi-structured interviews specific to 24 recognized effective nursing administrators was utilized. The study investigated profiles of effective nursing leaders and their knowledge and skill set base. The perception of these leaders was that their knowledge derived from practice directly or indirectly influenced their leadership role. Further analysis revealed that nursing leaders had certain identifiable skills essential for the nurse administrator. This included working with others to empower other nurses to be a strategic thinker, integrating research evidence with practice, having a clear understanding of self, values, purpose and meaning as well as working well with others to achieve transformational change (Michalik et al, 2014).

These studies have shown that an advanced business degree for nursing administrators does show the positive outcomes and staff satisfaction that are created. Michalik and Kowalewski (2014) reported that a study by Aiken indicated the need for more extensive research regarding the educational composition of the nurse workforce and the role that it plays in administrative roles. The educational composition of the current workforce requires specific training for administrative roles however; educational models incorporating this additional training would need to be developed to more effectively train future administrators.

DATA AND METHODOLOGY

The study design for this research included a format that elicited personal numeric history such as years of experience and length of employment but also allowed for feedback that was unrestricted resulting in a span of results focusing on the qualities of nursing professionals and the role an MBA would play in health care management. This survey established basic demographics such as gender, and allowed for communication of subjective responses not limited to pre-designated replies. Since each nurse has different views on the role of an advanced degree and career progression, this survey allowed for a manifestation of support for what was already established in the literature search as well as create the need for additional research to evaluate the legitimacy of the current feelings expressed with regard to advanced degrees for nursing executives. The survey was distributed utilizing Survey Monkey via an email link to individuals on LinkedIn. The specific groups chosen for distribution of the survey were the American Organization of Nurse Executives, the American College of Healthcare Executives, and local Buffalo, New York healthcare executives.

RESULTS AND DISCUSSION

A total of 100 surveys were completed and reviewed; 85.86% female and 14.14% male representing a variety of levels of management representative of the hospital unit management level, director, CNO, President, COO, and CEO. Of the responses, the majority were unit managers or directors.

The number of years of healthcare experience spanned from five years to 50 years. The average years of a position held were between five to 10 years. Sixty percent of the respondents reported that their current positions held the requirement of an advanced degree; 73% obtained that advanced degree prior to their appointment. The degree's that were most represented were the Bachelor of Business Administration, Bachelor of Science in Nursing, Master in Business Administration and Master in Nursing. 80% of respondents agreed that a clinical degree should be required for those in hospital administration.

When asked how they were prepared for their administration positions the answers were varied. 28 respondents responded that they were given no preparation at all; while only 10 respondents felt they were prepared well for advancement opportunities. When questioned about the most accurate way to prepare an employee seeking an advanced position without an advanced degree, 52 recommended mentoring and coaching while only 11 felt an employee should not be offered a position unless they had already obtained an advanced degree. While the sample size is small and makes generalizability difficult, the results do offer insight into additional research that is needed in regard to this topic. The opportunities were either readily available for advancement or required an individual to leave the organization to obtain an advanced position. It is unclear if a clinical degree would affect this result. Although the degree obtained varied amongst respondents, over 60% had a Bachelor in business administration degree or non-clinical degree while only 50% of respondents had a Master of Nursing or clinical degree. Doctorate degree's comprised only 6% of respondents.

Although the respondents averaged between 25-40 years in healthcare, their average years in their current position were only between five to 10 years. It is unclear if this finding is common in most advanced positions or based is due to the small sample size. It would seem that any nursing administrator with 25 years of experience would be valued in an executive position and would remain in that position for greater than five years. However, a nurse administrator with over 40 years of experience although valuable, may no doubt be looking toward retirement limiting the length of time in their current role. If this were the cause, it would help to support the reasoning that nurses should be encouraged to advance in the organization beginning as early as possible in their career with organizational training and obtaining an advanced degree. These nurses would be able to give an extended period of service to the organization and their wealth of knowledge and experience could advance the organization (Michalik and Kowalewski, 2014). An advanced degree although required for 60% of the respondents in their current positions. As nurses progress in their careers, a master's degree whether clinical or business should be required for senior management in advanced positions. A Master's degree will prepare managers and directors at this level for the changing needs in healthcare in order to maintain a successful organization. Those reaching out for corporate positions may then make the decision to proceed to the doctorate degree.

The primary objective of this study was to determine if an advanced degree was beneficial to nurses in hospital administration. Based on the data collected, there is a significant difference in the number of males and females in administrative roles. An advanced degree has been a requirement for administrative appointments and was required prior to appointment to the position. Most respondents had the impression that candidates for advanced positions should come from within the organization and that networking should not be required. Instead they preferred to have an internal coach or mentor that would reach out to candidates exhibiting the qualities necessary for promotion. Although financial incentives and flexible scheduling were considered valuable incentives, most respondents seem to prefer a mentor and coach who

could guide and direct them in their career path. Additional responsibilities assigned under the direction of a mentor would allow the internal candidates to learn what was expected and encourage retention with the organization. Such responsibilities would include finance, human resources and medical staff affairs. Coaching and mentoring were further clarified within the survey to include either the CNO or an individual with an advanced degree in the organization that could assist with the skills needed for progression. Administrative competencies need to be developed even for those who have completed advanced clinical degree programs. This should include business skills in order to combine clinical knowledge with business operations. The nursing administrator is respected for their similar clinical skill set of those they manage. Increased responsibilities that nursing leaders can impart are the ability to set clinical goals for the organization that are attainable and to communicate and collaborate those goals throughout the organization to those they mentor. Critical thinking based on previous clinical experience is one of the advantages of the nursing administrator; an advanced business degree would guide them to make critical decisions. As healthcare continues to change, the methods utilized for patient care will continue to change and as the hospital organization continues to reform the practice of healthcare it will require decision-making that is creative and idealistic.

Sanford (1994) reported that “chief executive officers (CEOs) felt that the best education of nurses in administration was a bachelor’s degree in nursing, combined with an MBA.” It appears an MBA provides a better background for the necessary skill set for nurses promoted to positions in administration. One response by institutions of higher education have been marketing MBAs to hospitals and health care facilities and the creation of a hybrid graduate degree, the MSN/MBA. Tuition reimbursement though available at many hospitals, does not entirely compensate monetarily for master’s and doctorate degree programs. It has been suggested that hospitals choose prime candidates within the organization and fully pay for the entire cost of an advanced degree (MBA) in order to encourage nurses to continue on in their education. An increase in salary may help to off-set this expense however most hospitals will likely not give an advance without a promotion.

CONCLUDING COMMENTS

If hospitals were to promote from with-in it would require executives to search out viable candidates in the organization and take the risk of assisting financially with the expectation that the candidate would complete the program and stay with the organization. Many candidates if promoted or given financial reimbursement frequently leave the organization for more advanced opportunities or better financial compensation. Networking is a very viable option for those who aspire to advance in their career. It creates mentor opportunities as well as a variety of potential job placements. Networking provides a sense of the current healthcare environment and the direction needed for change. With multiple perspectives available to the nurse looking to climb the ladder, they will quickly build their business sense and plan for any changes that may be necessary. Although it may seem easy to require an advanced degree for any newly appointed nurse executive, many qualified nurses in today’s healthcare environment have been in healthcare for many years and are not eager to return to school at a time so close to retirement. These candidates should not be overlooked because of their multitude of experience. These individuals should be mentored and coached and encouraged to set obtainable goals that will allow them to accept an advanced role while working to achieve their advanced degree.

Incentives suggested for preparing internal candidates for advancement included tuition reimbursement, mentoring, seminars and webinars focusing on leadership development as well as additional responsibilities within the organization to grow professionally. Succession planning that is hardwired within the organization was a suggestion given for internal advancement, however this would require hospital organizations to develop specific curriculum or to partner with a particular university to offer such training to employees. Less costly options included mentoring from those in the organization that had already obtained an advanced degree as well as tuition reimbursement, flexible scheduling and salary incentives.

Hospitals will need to better prepare those hoping to advance in the organization. The transition from clinical care to the ranks of administration is not always a seamless one. Clinical expertise and experience frequently do not provide the background necessary for today's administrative roles. Without the prerequisite education, aptitudes, and capabilities; administrators can be deemed ineffectual and unable. An MBA with its formal business education has been shown to be relevant for the role of nursing administration; providing needed skill education for success.

An advanced clinical degree most likely should not be required for those in the Chief Financial Officer position of the hospital organization; however an argument can be made to show the benefits of a clinical degree for those at the corporate level including the president, vice president, chief operating officer and chief executive officer. Without a clinical degree these personnel cannot completely have their finger on the pulse of healthcare changes unless they understand the implications that any financial changes may have on the foundation of clinical care. The dual MSN/MBA appears to be the best alternative for nurses moving into administration; providing additional clinical as well as the business education fulfills the educational requirements. Any nurse looking to advance their career needs to seek out opportunities and accept any opportunity that presents itself. The more assignments, situations and challenges that a nurse can expose themselves to will prepare them for an advanced role.

These opportunities will no doubt take them outside of nursing, but they will continue to have a great effect on patient care and lead will provide value to the organization. Healthcare leaders need to have knowledge in health and social policy as well as management and research. However nursing practice is key and cannot be lost in the process since this is the foundation of patient care. Career paths for nurses should be revised to include political, managerial, academic and clinical domains. This study has provided an analysis of the current literature within the context of nursing administration and the role of an advanced degree. It has examined nursing leadership and questioned the value that a nurse executive can provide in senior level and corporate administration roles. In addition it has shown what possibilities are available for growth of those looking to advance to higher levels of the hospital organization.

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BIOGRAPHY

Susan Kowalewski is an Associate Professor and Chair of the Business Department at D'Youville College. Her research appears in journals such as *The International Journal of Business and Social Research*, *The International Journal of Management and Marketing Research*, *The Global Journal of Business Research*, and *The BRC Journal of Education*. She can be reached at D'Youville College, 320 Porter Avenue, Buffalo, New York, 14201,

Caroline Michalik is an operating room supervisor at Roswell Park Cancer Institute. Her research appears in journals such as *The International Journal of Business and Social Research*. She can be reached at Roswell Park Cancer Institute Elm & Carlton Streets, Buffalo, NY 14263,

THE ROLE OF INFORMATION SYSTEMS IN ENHANCING THE PERFORMANCE OF THE PHARMACY COUNCIL OF GHANA

Kwabena Obiri-Yeboah, Kwame Nkrumah University of Science and Technology, Ghana
Eliezer Ofori Odei-Lartey, Kintampo Health Research Centre, Ghana
Kenneth Simmons, Ashanti Regional Pharmacy Council, Ghana

ABSTRACT

This study investigates the role of information systems in enhancing the performance of the Pharmacy Council. The role of IS on the performance of organisations has received significant attention in literature. This study seeks to identify the current information systems in the operations of the Pharmacy Council, determine the human resource capacity available at the Pharmacy Council for operating information systems, assess the perceived value of information systems among Pharmacy Council staff and pharmacy operators and to solicit views on challenges with the use of information system at the Pharmacy Council. Primary data was collected through questionnaire administration and interviews. Questionnaires were administered to one hundred and thirty-six Pharmacies that were conveniently sampled from the total number of Pharmacies licensed by the Pharmacy Council within the Ashanti region and thirty-two staff from seven regional offices and the head office of the Pharmacy Council. Literature reviewed reveals that studies examining the association between IS and organisational performance are divergent in how Information Systems impact on performance. From this study there is an indication that Information Systems present great potential for the Pharmacy Council to reengineer its processes to meet the current global trends and improve on its performance. This will require the provision of adequate computers, appropriate software and training for both staff and pharmacy operators. It is recommended that the Pharmacy Council should consciously examine all its frequently recurring services and formulate strategies to computerize them to enhance their performance.

JEL: M15, O33

KEYWORDS: Small and Medium-Scale Enterprises, Information and Communication Technology, Internet Adoption, Business Operations

INTRODUCTION

Institutions would ideally want to make decisions which will benefit them and their stakeholders, and ensure these decisions are made accurately and timely. Decisions are made based on available information, which is normally derived from processed data. Coming out with good decisions will depend on the information that is available and when it is made available. Thus, data must be processed accurately and timely and must be easily accessible when needed. Information systems are actively adapted to process data. The benefits inuring from making good decisions as a result of the proper implementation of information systems could be a competitive advantage for an institution.

The business value of I.S. has received considerable interest from the business community due to the increased realization that it potentially improves productivity and has significant impact on business performance. For most organisations information systems has changed the way in which they conduct business. Information system is also regarded as a strategy of gaining competitive advantage sources.

Perception of information systems as a strategic way of enhancing or improving the efficiency of businesses is not exclusive to developed countries. Governments the world all over have recognised the importance of information systems to the development of their countries. The Government of Ghana (GoG) also recognizes the importance of information technology to improve the service delivery of public institutions. To this effect, the GoG developed a policy document for the country, the Ghana ICT for Accelerated development (ICT4AD 2003). In this policy document government seeks to deploy information systems to help improve service delivery by civil and public institutions to the public.

Although the use of Information systems is increasing in Ghana, it does not mean that all organisations especially public institutions are able to derive value from it. But regardless of this, organisations continue investing in IS. It can be also seen that most of these organisations have computers and other forms of information technology but how are these being used within the organisation to enhance their operations? How is information systems and IT being implemented in public organisations to assist in data gathering and processing within the organisations to help them achieve these objectives?

The Government of Ghana acknowledges this in its policy document that the mere deployment of ICTs within public sector organizations and institutions does not necessary translates into improvements in productivity, efficiency and service delivery which collectively could impact on the overall developmental process of the country. The GoG suggests that, the deployment of ICTs within public institutions and business organizations and entities will have little or no impact on the nation's development process if not accompanied by a number of organizational and procedural changes as well as changes in attitude to work and work ethics (ICT4AD 2003). So the question here is, are public organisations moving in line with the government of Ghana's policy objectives as outlined for them in the ICT4AD? Another reason why organisations may not derive the business value of information systems in organisations is embedded in the phenomenon that information systems create business value indirectly but create business costs directly, making the value of information systems and the benefits thereof difficult for organizations to perceive.

The Pharmacy Council as a government institution has computers and other forms of IT equipment at their disposal. They could be used to enhance the service delivery of the Pharmacy Council (PC) by improving on their service delivery capacity. This study explored the prospects and challenges of using information systems in government institutions in Ghana. In this study, we assessed the role of IS in enhancing the performance of the PC of Ghana in managing client information by identifying the current IS in operation, determining the human resource capacity available at the Pharmacy Council for operating information systems and soliciting views on the perceived value and challenges of IS from both staff and clients of the PC.

LITERATURE REVIEW

An information system is defined by Biswas (2005) as “an integrated set of components for collecting, storing, and processing data and for delivering information, knowledge, and digital products”. According to Farooq (2005) “business firms and other organizations rely on information systems to carry out and manage their operations, interact with their customers and suppliers, and compete in the marketplace”. According to Gupta (2000), any specific information system aims to support operations, management and decision making. DeLone and McLean (1992) identified six factors for the success of information systems, namely system quality, information quality, system use, user satisfaction, individual impact and organizational impact.

The impact of information systems on the performance of end users and the relationship between information systems and performance and productivity has been of great interest to many researchers (Hostler et al, 2005). A large number of researches have been associated with the performance of end-user including Davis (1993) using the technology acceptance model (TAM). Various studies have been

undertaken to measure the impact of IT on management performance (efficiency & effectiveness) of business organizations using different performance indicators which according to Dyson (2001) are considered key factors. These variables capture all activity levels and performance measures and common to all units and cover the full range of resources used. These variables include income, customer satisfaction, supplier/customer links, company image, job interest of employees, stakeholder confidence, inter office links.

Witzel (1998) looks at the origin of efficiency and finds that it has two meanings: technical efficiency or ensuring that systems and process work to their optimal level, and total efficiency or ensuring that the organization as a whole is fit to meet its goals. Performance as stated by Wheelen and Hunger (2000) is an end result of an activity and an organizational performance is accumulated end result of all the organization's work process and activities. Managers measure and control organization performance because it leads to better asset management, to an increased ability to provide customer value, to improve measures of organizational knowledge and measure of organizational performance do have an impact on an organization's reputation.

The most frequently used organizational performance measures include organizational efficiency (productivity), organizational effectiveness and industry ranking (Wetherbe, 1999; Turban, et al, 1999 & 2001). Researchers like Huber (1996), Parthasarthy and Sethi (1993), Kelly(1994), Earls(1996), Rumizen (1998), O'Dell(1999) etc. have investigated the impact of IT on incomes/profits of the companies and found positive impact. Whereas, Farkline (1997), Marton and Chester (1997), Olalla & Fassas (2000), Schmidt et Al (2001), Zee (2004) etc. have seen the increase/decrease in above qualitative factors after implementation of IT. They have concluded that IT has ultimately increased company image, job interest of employees, stakeholder confidence, interoffice link etc. This study measures the organizational performance in respect of increase/decrease in income/profits and number of employees of Pakistani companies operating in banking and manufacturing sectors with a relation to IT implementation.

Despite huge investments in information systems in recent years, Hostler et al (2005) suggest that the effects of information systems performance have proved extremely difficult. This relationship is multifaceted and includes several aspects such as the user's work, tasks and system quality, and information quality.

DATA AND METHODOLOGY

The study was conducted among staff in all ten (10) regions of the Pharmacy Council of Ghana. The study also included one hundred and thirty six (136) conveniently sampled from an alphabetically order list of four hundred and twenty (420) pharmacies registered with the Pharmacy Council in the Ashanti Region. With regards to the selection of pharmacy operators, factors of proximity, availability and willingness to participate were key determinants. Also, the sample excluded other pharmaceutical service providers such as licensed over the counter medicine sellers. This may place limitations on the extent to which this study can be generalized within the context of the Ghanaian pharmaceutical service providers. However, since activities do not vary within the organization there may not be wide deviations from what pertains with other service providers.

Primary data was collected through structured interviews. Questionnaires were designed for this purpose with with a mix of closed-ended and open-ended survey questions. Reliability and validity of questions were assessed by repeating some questions. Questionnaires were interviewer-administered to staff of the pharmacy council on one hand, and managers and owners of the pharmacies on another.

Microsoft Excel Spreadsheet 2007 was used to analyse frequencies and percentages of closed end responses. Regression and logistic regression analysis were performed with *STATA 12*. Open-ended qualitative responses were through data reduction and conclusion creation.

EMPERICAL RESULTS

Socio-Demographic Characteristics of Staff Interviewed

Summary statistics on the socio-demographic characteristics of respondents from the Pharmacy Council staff are presented in Table 1. The summary statistics show the distribution of the respondents by sex, age grouping, regional office, department, position, level of computer knowledge/experience and access to use a computer at the department. Also presented are the percentage proportions for the distributions, relative to the total number of respondents. The age distributions are presented in six groupings, each with a ten year range up till age sixty and above.

Table 1: Socio-Demographic Characteristics of Staff Interviewed

	Frequency	Percentage
Sex distribution		
Male	21	67.74
Female	10	32.26
Missing	1	3.13
Total	32	100.00
Age grouping	Frequency	Percentage
20-29	3	9.68
30-39	12	38.71
40-49	9	29.03
50-59	7	22.58
60 and above	0	0.00
Missing	1	3.13
Total	32	100.00
Distribution of staff by region	Frequency	Percentage
Eastern	4	12.90
Ashanti	4	12.90
Western	2	6.45
Northern	1	3.23
Volta	3	9.68
Greater Accra	17	54.84
Missing	1	3.13
Total	32	100.00
Distribution of staff by department	Frequency	Percentage
Inspectorate	14	49.11
PPME	4	14.29
MIS&P	3	10.71
R & L	2	6.25
Accounts	4	14.29
ETD	1	3.57
Missing	4	12.50
Total	32	100.00
Distribution of staff by position	Frequency	Percentage
Accountant	4	17.39
Inspecting Pharmacist	2	8.70
Manager	11	47.83
Pharmacy Intern	1	4.35
Procurement Officer	1	4.35
Secretary	4	17.39
Total	23	100.00

Results from Table 1 indicate that majority (67.74%) of staff respondents are males. This suggests that the number of male staff is more than twice the number of female staff at the Pharmacy Council.

Results on the age distribution of staff respondents indicate that the ages of most of the staff respondents range from thirty (30) to forty (59) years. The age distribution of respondents from the Pharmacy Council staff reflects majority of the workforce fall within the active age of workers in Ghana.

The distribution of staff respondents by the regional offices where they work, as presented in Table 1, indicate that over fifty per cent of staffs interviewed are located in the Greater Accra region. The very high number of responses from the Greater Accra region was because this region has two Pharmacy Council

offices; the Greater Accra regional office and the head office. Responses from both the Greater Accra regional office and the head office were combined.

With regards to distribution by departments, (49.11%) of the respondents were at the inspectorate department. The twelve staffs under the inspectorate department are distributed among the regions. All other departments however are at the head office of the Pharmacy Council. Results on the position/rank of staff also indicate that (47.83%) of the respondents held managerial positions. The number of managers interviewed was high because almost all managers at each regional office were respondents. Other staffs holding different positions (Table 5) are mostly from the head office.

Opinions from Pharmacy Council Staff on the Computerization of Processes/Services

Responses were received concerning the extent to which Pharmacy Council staffs agree with the computerization of certain operations of the Pharmacy Council. Summary statistics of the responses is presented in Table 2. Results from the statistics indicate a high number of respondents agreeing with computerization of the listed operations of the Pharmacy Council

Table 2: Summary statistics on staff opinion about the computerization of listed processes/services

Processes/Services to computerize	Opinions from pharmacy council staff						Total
	SA	A	I	D	SD	Missing	
Application for Relocation	22 68.75	6 18.75	2 6.25	1 3.13	0 0.00	1 3.13	32 100.00
Application for a New License	21 65.63	6 18.75	1 3.13	2 6.25	1 3.13	1 3.13	32 100.00
Renew License	27 84.38	3 9.38	1 3.13	0 0.00	0 0.00	1 3.13	32 100.00
Enquiries	17 53.13	8 25.00	3 9.38	2 6.25	0 0.00	2 6.25	32 100.00
Registration	24 75.00	4 12.50	0 0.00	1 3.13	0 0.00	3 9.38	32 100.00

Source: (Author, 2014)

The relatively high strong approval from the staff respondents to computerize the renewal of license may be attributed to the fact that this activity is the most commonly recurring among the others. The few responses that disagreed to computerization of some of the services suggest that some staff have not yet adjusted to the use computers in their duties.

Opinions from Pharmacy Operators on the Computerization of Processes/Services

With regards to the extent to which pharmacy operators agree with the computerization of certain operations of the Pharmacy Council, summary statistics presented in Table 3 indicate that a high number of respondents agree with computerization of the listed operations of the Pharmacy Council. A relatively low proportion of pharmacy operators however do not strongly agree with the computerization of enquiry services.

Opinions from Pharmacy Operators on Service Delays

Responses were received from pharmacy operators on the latency of service delivered by the Pharmacy Council. Summary statistics of the responses is presented in Table 4. Results from 75 respondents indicate that 58.67% of operators experience up to five months delay in service delivery from the Pharmacy Council.

Table 3: Summary statistics on client opinion about the computerization of listed processes/services

Processes/Services to computerize	Opinions from pharmacy operators						Total
	SA	A	I	D	SD	Missing	
Application for Relocation	71 52.21	50 36.76	7 5.15	2 1.47	0 0.00	6 4.41	136 100.00
Application a New License	81 59.56	36 26.47	7 5.17	3 2.21	0 0.00	9 6.62	136 100.00
Renewal of License	99 72.79	30 22.06	2 1.47	1 0.74	0 0.00	4 2.94	136 100.00
Enquiries	88 64.71	37 27.21	3 2.21	1 0.74	0 0.00	7 5.15	136 100.00
Registration	97 71.32	30 22.06	1 0.74	2 1.47	0 0.00	6 4.41	136 100.00

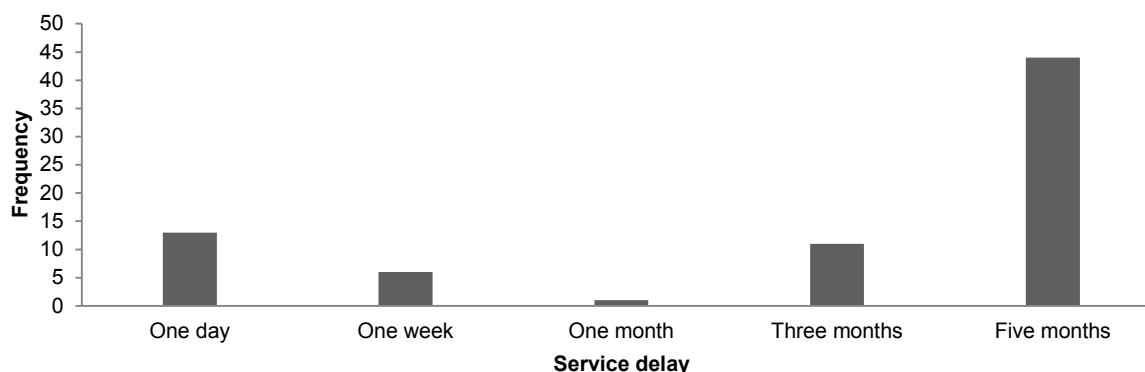
Source: (Author, 2014) Similar to responses from staff respondents, results suggests that pharmacy operators also strongly allude to the computerization of renewal of license for possibly the same reason that it is the most commonly recurring process.

Table 4: Summary statistics on client opinion on service delay

Service Delay	Frequency	Percentage
One day	13	17.33
One week	6	8.00
One month	1	1.33
Three months	11	14.67
Five months	44	58.67
Total	75	100.00

Source: (Author, 2014)

Figure 1: Bar graph on client opinion on service delay



Results suggest that the current non-computerized approach used by the Pharmacy Council to deliver service to pharmacy operators is time consuming. This latency of up to five months may be reduced by the use of effective information systems. Source: (Author, 2014)

Age as a Determinant of Opinions of Pharmacy Operators about Computerization at the Pharmacy Council

Responses from pharmacy operators on the computerization and service quality improvement at the Pharmacy Council were paired with their ages (Table 5). This was to determine the association between the age of the respondent and response on whether computerization can improve the quality of service at the Pharmacy Council. The strength of the association was also subjected to a chi-square test. A p-value of 8.44 for the observation (Table 5) indicates that the association is generally not significant.

Table 5: A cross-tabulation on the influence of age on clients' perception about the effects of computerization on the service quality of the Pharmacy Council?

Age Grouping	Can computerization improve service quality of the Pharmacy council?			Total
	I don't know	Yes		
20-29	1 9.09	20 16.26		21 15.67
30-39	3 27.27	38 30.89		41 30.60
40-49	1 9.09	39 31.71		40 29.85
50-59	3 27.27	18 14.63		21 15.67
60 and above	3 27.27	8 6.50		11 8.21
Total	11 100.00	123 100.00		134 100.00

Pearson's chi square

P-value = 8.44

A Univariate logistic regression model on the influence of age on clients' perception about the effects of computerization on the service quality of the Pharmacy Council is presented. Following the Odds Ratio, for each operator within the 20-29 age grouping that approved computerization as a quality improvement approach for the Pharmacy Council, there is likely to be 1.95 more operators within the 40-49 age grouping that would approve computerization but 0.13 more operators aged 60 and above who would approve computerization. None of the p-values for each age grouping however is below 0.05. Source: (Author, 2014)

Table 6: Univariate logistic regression model on the influence of age on clients' perception about the effects of computerization on the service quality of the Pharmacy Council

Age Groupings	Odds Ratio	P-value	[95% Conf.Interval]
20-29	1		
30-39	0.63	0.70	0.06 – 6.49
40-49	1.95	0.64	0.12 – 32.83
50-59	0.30	0.32	0.03 – 3.14
60 and above	0.13	0.10	0.01 – 1.48

Source: (Author, 2014) Results of the p-values from the regression model in Table 6 suggest that none of the age grouping had a significant relation with responses on whether computerization can improve service quality at the Pharmacy Council.

Experience with Computers as a Determinant of Opinions of Pharmacy Operators about Computerization at the Pharmacy Council

Responses from pharmacy operators on the computerization and service quality improvement at the Pharmacy Council were paired with their experience with the use of computers (Table 7). This was to determine the association between the respondent's exposure to computer usage and response on whether computerization can improve the quality of service at the pharmacy council. The strength of the association was also subjected to a chi-square test. A p-value of 6.95 for the observation (Table 7) indicates that the association is generally not significant.

Computerized Pharmacies and Opinion of Operators about Computerization at the Pharmacy Council

Responses from pharmacy operators were analysed to determine the association between the respondent's computerized state of pharmacy operated and response on whether computerization can improve the quality of service at the Pharmacy Council. The strength of the association was also subjected to a chi-square test. Generally, there is a significant level of association between pharmacy operators who have computerized

pharmacies and the perception of the pharmacy operators about whether computerization can improve the quality of service of the Pharmacy Council.

Table 7: Analysis on the influence of clients' level of experience in the use of computers on perception about the effects of computerization on the service quality of the Pharmacy Council?

Experience with the use of computers	Can computerization improve service quality of the Pharmacy Council?		
	I don't know	Yes	Total
High	6 54.55	84 68.85	90 67.67
Average	3 27.27	35 28.69	38 28.57
None	2 18.18	3 2.46	5 3.76
Total	11 100.00	122 100.00	133 100.0

Pearson's chi square

P-value = 6.95

A Univariate logistic regression model on the influence of clients' level of experience in the use of computers on perception about the effects of computerization on the service quality of the Pharmacy Council is presented. Following the Odds Ratio, for each operator with high computer experience and approved computerization as a quality improvement approach for the Pharmacy Council, there is likely to be 0.83 more operators with average computer experience that would approve computerization and 0.11 more operators with no computer experience that would approve computerization. The p-values for operators with no computer experience (0.03) is below 0.05. Source: (Author, 2014)

Table 8: Univariate logistic regression model for level of experience in computers opinion about computerization on the service quality of the pharmacy council

Experience with the use of computers	Odds Ratio	P-value	[95% Conf.Interval]
High	1		
Average	0.83	0.8	0.20 – 3.52
None	0.11	0.03	0.02 – 0.77

Results of the p-values from the regression model; however indicates a significant association between those who had never used a computer before and their response on whether computerization can improve service quality at the Pharmacy Council. This relation may explain why some of the pharmacy operators disagree to the computerization of the processes/services of the Pharmacy Council. Source: (Author, 2014)

Table 9: Analysis on operators with computerized pharmacies and their perception about computerization on the service quality of the Pharmacy Council

Computerized Pharmacy	Can computerization improve service quality of the Pharmacy Council?		
	I don't know	Yes	Total
Yes	6 54.55	69 57.50	75 57.25
No	5 45.45	51 42.50	56 42.75
Total	11 100.00	120 100.00	131 100.00

Pearson's chi square

P-value = 0.04

Following the univariate logistic model presented giving the Odds Ratio, for each operator with a computerized pharmacy and approved computerization as a quality improvement approach for the Pharmacy Council, there is likely to be 0.89 more operators without computerized pharmacies that approve computerization of services at the Pharmacy Council. The p-value for operators without computerized pharmacy (0.9) is above 0.05. Source: (Author, 2014)

Table 10: Univariate logistic regression model for operators with computerized pharmacies computerization on the service quality of the pharmacy council

Has Computerized Pharmacy	Odds Ratio	P-value	[95% Conf.Interval]
Yes	1		
No	0.89	0.9	0.26 – 3.07

Following results from previous tables pharmacy operators that have integrated computers with their business tend to appreciate the value of computerization better than those who have not computerized their businesses. Source: (Author, 2014)

Concerns in Computerizing the Services/Processes at the Pharmacy Council

Responses to issues that may pose challenges to computerizing services or processes at the Pharmacy Council were received. These challenges were responses from Pharmacy Council staff. In total twenty-seven (27) responses were received. Response are grouped into four major issues; cost implications on computerization; the availability of computers and expertise to manage and maintain the system; concerns that some cumbersome services/processes cannot be computerized; and the lack of commitment from management to computerization. Presented in Table 11 is summary statistics on the four major challenges realized from responses received.

Table 11: Major challenges that may affect the computerization of Pharmacy Council to improve service quality

Major Challenges to Computerization	Frequency	Percentage	Total
cost implications on computerization	10	37.04%	27
the availability of computers and expertise	13	48.15%	27
services/processes cannot be computerized	3	11.11%	27
the lack of commitment from management	9	33.33%	27

The availability of computers and expertise to maintain the system were the main concerns of the staff. The cost of equipment and employing new personnel to manage and maintain the system was also the major issues identified in the responses received. Additionally, other responses indicated the possible cost and process of training staffs as a major challenge. Thirdly, the lack of commitment from top management to computerize services was also indicated in the responses. Some staff explained that computerization was not top priority on budget and management plans. Source: (Author, 2014)

Other staff attributed this lack of commitment to the low level of knowledge among top management in using computers. Other staff also attributed the lack of commitment to government regulations and the centralized nature of processes at the Pharmacy Council. Other staff explained the difficulty in computerizing certain services and decision processes that delay service delivery. Such processes require physical presence and discretionary decisions.

CONCLUSION

To conclude, the general objective of the study was to assess the role of information systems in enhancing the performance of the Pharmacy Council in its activities. The study was conducted at the Pharmacy Council, in addition to one hundred and thirty-six (136) Pharmacies in the Ashanti Region. The demographic and business characteristics of the pharmacy operators studied were determined and information was tapped from responses from both Pharmacy Council staff and pharmacy operators to achieve specific objectives set out for the study. A very large percentage of pharmacy operators had obtained tertiary education. This pattern was expected due to the nature of work and level of knowledge/expertise required to successfully operate a pharmacy business. Results from the statistics indicate that a high number of both the staff and pharmacy operators strongly agreed with computerization of the listed operations of the Pharmacy Council. There were relatively high approval from both the staff and pharmacy operators to computerize services for license renewal; the most commonly recurring service compared with the others. From this indication, IS presents a great potential for the Pharmacy Council to reengineer its processes to meet the current global trends and improve on its service delivery. There is no

significant association between the age of the pharmacy operators and their perception of the value of computerization to improve the quality of service of the Pharmacy Council. However, responses from pharmacy operators that have experience with the use of computers and those that have computerized pharmacy have significant associations with their perceptions about whether computerization can improve the quality of services of the Pharmacy Council.

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WORK HABITS AS POSITIVE AND NEGATIVE INFLUENCE ON WORKPLACE PRODUCTIVITY

Jon K. Webber, University of Phoenix
Elliot M. Ser, Florida Atlantic University
Gregory W. Goussak, Ashford University

ABSTRACT

The purpose of this study was to measure senior level executive perception of what encompasses successful workplace productivity in 21st century organizations. This qualitative study involved 42 senior level executives from 14 different industries and institutional groupings who represented Western organizations. Over 76% of the participants had over 10 years' experience in their professional field. These senior level executives indicated that a number of different categories such as Attitude, Ethics, Initiative, Interpersonal Skills, Personal Development, Teams, Leadership, Time management, Focus, Rules and Solutions were either positive or negative workplace habits affecting productivity. The majority of executives cited Attitude as the most positive workplace habit affecting productivity and Lack of Accountability and Carelessness as the most negative workplace habits affecting productivity. The authors' findings offer insights into ways that senior leaders can adjust their hiring and training strategies so positive workplace habits are enabled and negative ones are contained and minimized so greater productivity can be engaged in the workplace. We offer directions for future research in the subject area and point to areas for possible training consideration.

JEL: A10, M10, M12

KEYWORDS: Workplace Productivity; Workplace Habits; Strategic HRM

INTRODUCTION

Measuring work place productivity is a difficult process to quantify. What does it mean to have a productive workplace? Is productivity measured strictly by financial results or do other characteristics play a role in the final definition ascribed by organizational leaders? The characterization of the 21st century as the information age has brought with it an unquestionable number of challenges for businesses. These challenges range from ethical considerations to technological advances to methods of communicating a message to a global community forcing companies to evaluate business strategies and focus. Each of these concepts is a component of what becomes overall organizational productivity. According to Plunkett, Allen and Attner (2013), "productivity is the relationship between the amount of input needed to produce a given amount of output and the output itself" (p. 136). Understanding what defines specific inputs and outputs will differ from organization to organization. Kempplila and Lonnqvist (2003) believe productivity is the key measure of success. This study is focused on the key concepts that senior level leaders believe encompass successful workplace productivity in 21st century organizations. Primarily, this study sought to understand the specific work habits expected by senior level management to create positive workplace productivity. In contrast, understanding what behaviors and work habits create negative productivity was also important.

LITERATURE REVIEW

Previous studies were in agreement that there are positive and negative connotations associated with an employee's workplace performance. de Waal (2012) identified 35 characteristics that are correlated with high performance in an organization. de Waal's study grouped these qualities into five factors, which

effectively developed a descriptive framework model of a high performance organization (HPO). de Waal defined a HPO as one that “achieves financial and non-financial results that are exceedingly better than those of its peer group over a period of time of five years or more” (pp. 46-47). de Waal’s five factors included: Continuous Improvement and Renewal, Openness and Action Orientation, Management Quality, Workforce Quality, and Long Term Orientation. The Long Term Orientation factor had the strongest correlation with competitive performance. A sixth factor, Autonomy, did not show any correlation with relative performance and only a weak correlation with historical performance, and was eliminated as a relevant factor. Additionally, in an examination of the impact of organizational culture on employee performance and productivity, Uddin, Luva, and Hossian (2013) conducted a qualitative study in the telecommunications industry in Bangladesh and concluded that organizational culture significantly influenced employee performance and productivity.

Meanwhile, a few years earlier, Rapert and Wren (1998) incorporated both a structural framework and processes of communication theory when they concluded that both are determining factors between what is considered a high or a low performing organization. One other consideration involved the changing nature of technological improvements in the workplace and how there may be generational differences in how workers are able to adjust to organizational demands. According to de Koning and Gelderblom (2006) the relationship of information and communications technology (ICT) use among older workers influences job performance. de Koning and Gelderblom concluded that older workers make less use of ICT and have more difficulties with complicated applications than younger workers. The diminished use of ICT was seen as a disadvantage for older workers, as the increased application of ICT in today’s workplace is recognized as a positive impact on performance.

Meanwhile, Posthuma, Campion, Masimova, and Campion (2013) recognized there is a lack of consensus in the literature related to the structure of high performance work systems (HPWS). Posthuma et al developed a taxonomy to address what they determined to be a potential barrier to growth in the literature on HPWS, as well as limited knowledge that potentially resulted in diminished application of HPWS in organizations. Posthuma et al reviewed 193 peer-reviewed articles published between 1992 and 2011, categorizing 61 practices into nine categories to draw those conclusions: 1) compensation and benefits; 2) job and work design; 3) training and development; 4) recruiting and selection; 5) employee relations; 6) communication; 7) performance management and appraisal; 8) promotions; and, 9) turnover, retention, and exit management (pp. 1193-1199).

Jensen, Patel and Messersmith (2013) explored the influence of high-performance work systems (HPWS) with traditional human resources variables of job control, employee anxiety, role overload and turnover. Jensen et al surveyed nearly 1600 government workers in Wales, concluding that the negative consequences of HPWS could be ameliorated with appropriate levels of job control and employee autonomy in the implementation of job responsibilities. HPWS typically address human resources management practices that address recruitment and selection, compensation, and training, with the expectation of the organization realizing a strategic competitive advantage as a result of improved efficiencies in performance, productivity, and employee turnover. Furthermore, Langfred (2013) investigated the underlying reason of what motivates people to seek autonomy at work. Langfred’s research focused on two perspectives: 1) people desire autonomy to be more satisfied in their job, and 2) people desire autonomy to be more productive in their job. The Langfred study concluded that workers who believe that more autonomy would lead to greater satisfaction were more likely to seek increased autonomy than those seeking autonomy only for potential rewards. Dever and Morrison (2009) studied the positive workplace conditions that were highly conducive for productivity among women researchers. Among the factors leading to higher productivity were varieties of personal factors as well as the workplace culture. Complementing the traditionally recognized factors of personal motivation and individual practice were the institutional support structure of organization culture, work-life balance and workplace dynamics. Utilizing research survey data conducted in British workplaces, Brown, McHardy, McNabb and Taylor (2011) focused on the influence of worker commitment and loyalty

on workplace performance. Brown et al concluded that through HR practices, management could increase commitment and loyalty among employees, resulting in improvement of workplace performance. External factors also have an effect on performance as evidenced by Forde, Slater and Spencer (2006), who revisited a 1998 British workplace employee relations study examining the relationship between threat of job loss and participation on productivity. Forde et al found the threat of job loss on productivity was relatively insignificant compared with the highly positive influence occurring when workers fully participate in their work and productivity is increased. Concurrently, Linz (2003) analyzed job satisfaction of Russian workers, utilizing studies of U.S. workers showing positive correlation with labor productivity and negative correlation with labor turnover, and concluding both had an influence on the organization's performance. Both of these correlated factors, worker characteristics (e.g., work experience and supervisory responsibilities) and subjective characteristics (e.g., attitude toward work), appeared to influence the firm's performance. The Linz study did not attempt to assign causality of the factors on job satisfaction, but did evaluate factors that increased probability of perceived high level of job satisfaction.

Charness and Kuhn (2007) found that worker attitudes directly affected behavior and thus overall productivity. The impact of worker attitudes comparing their own wages to coworkers' wages was found to be a non-factor in affecting workers' efforts. Charness and Kuhn concluded that workers' efforts were related to their own wages, raising a question about the validity of equity concerns in relation to pay policy (wage compression and wage secrecy). Doucouliagos (1995) applied meta-analysis techniques to investigate effects of worker participation on productivity. Doucouliagos addressed two perspectives related to participation: supporters' arguments for improved worker commitment, and increased work effort resulting in efficiency and productivity; detractors' arguments that participation reduces managerial power waste of resources and other human resource problems. Doucouliagos (1995) arrived at several conclusions: participation did not hinder productivity; democratic governance in labor-managed firms is not negatively correlated with productivity; labor-managed firms' (LMFs) profit-sharing is more positively related to productivity than worker participation in decision making; profit-sharing did not appear to be more important than participation in participatory capitalist firms (PCFs). This opposing view of the effect of profit-sharing was explained by Doucouliagos describing workers in LMFs as worker-entrepreneurs, more interested in profit and the firm's survival. Workers in PCFs, however, were described as hired labor, more interested in issues affecting them as workers, rather than in furthering the owner's interests.

Additionally, Heywood and Jirjahn (2004) explored the costs of absenteeism as it relates to productivity. The researchers hypothesized that interdependent worker productivity firms have higher costs of absence, and therefore spend additional resources on monitoring absences as compared with team production firms that experience lower costs for absenteeism. Heywood and Jirjahn determined that firms with a team approach have lower absence rates, which would then increase worker productivity and lower the organization's overhead costs. Mas and Moretti's (2009) study on peer pressure's effects in the workplace noted positive productivity outcomes from infusing highly productive personnel into a work group. Mas and Moretti concluded that positive productivity was the outcome of workers who interacted with highly functional team members. Meanwhile, those workers who did not have direct engagements with such engaged people did not experience the same level of productivity in their organizational setting.

Similarly, Abel (2013) explored the relationship between increasing employee satisfaction and lower labor costs. Recognizing a need to increase organizational efficiencies, Abel researched employer-employee relationships, and concluded that more satisfied employees likely provide organizations with human resources to address environmental challenges effecting increased profitability. There is also a connection to a study by Singh (2013), who explored the correlation between leader emotionally intelligent behaviors (EIBs) and the job satisfaction of their employees. Singh found that there is a significant correlation between employee job satisfaction and leaders' interpersonal and intrapersonal EIBs. The study concluded that a leader's EIBs are essentially intrinsic motivational factors that influence employees to perform at optimum levels due to job satisfaction. On the other hand, Singh concluded that dissatisfied employees are less

influenced by the leader's EIBs and thus perform at less than desired optimal levels in the organization. Thus, there are opportunities and challenges for leaders who either have a positive or negative influence on their organization's operations and desire to effect a change toward greater productivity.

METHODOLOGY

Design: This study utilized a qualitative, exploratory case study research design to consider how senior leaders identify and categorize positive and negative workplace habits involving current employees. This approach was performed in order to probe if there are approaches for organizational leaders to use when attempting to increase positive productivity levels and reduce negative behavior that causes productivity to decrease and morale to be lowered in the process. Gaining insights from this method was seen as appropriate because its purpose was to provide senior leadership with understanding on ways to proactively engage future and current employees and connect them to the organization's cultural expectations. The results provide significant value in considering human capital need decisions in pre-employment and for training considerations for established workers.

Population and Sampling Procedure: Forty-two senior level leaders, coded RS1-RS42 to protect their identity, from 14 industries and institutional groupings were chosen to participate in the study from a population of several hundred professional and social media connections of the researchers. Other invited connections did not respond to repeated requests from the researchers to provide their insights into the subject matter. Gender, age, and education were not considered significant areas of delineation for the current study. Tables 1 and 2 illustrate the participants' demographic background in terms of years of experience and areas of expertise makeup. In the open-ended online survey, the sampled participants were asked to describe their perspectives on work habits that may have a positive or negative influence on their organization's operations.

Table 1: Subjects' Years of Experience

Years in Work Area	n
1-10	10
11-20	12
21-30	13
31-40	5
41-50	2

This table shows the participants' demographic background in terms of years of experience. N=42 participants in the study.

Table 2: Subjects' Work Fields

Area of Expertise	n
Education and Training	9
Military and Government	7
Service	5
Consulting	4
Manufacturing	4
IT/Software	3
Communications	2
Food and Beverage	2
Marketing	1
Medical	1
Nuclear	1
Real Estate	1
Security	1
Transportation	1

This table shows the participants' areas of expertise makeup. N=42 participants in the study.

Recruitment and Selection Criteria: The study was limited by the number of executives who agreed to visit the survey web site and complete both the demographic and survey questions. Participants were invited to give their opinion on workplace habits from the fields of education and learning; government and legal; manufacturing; consulting; service; communications; information technology; security; food and beverage; marketing; transportation; medical; nuclear engineering; and real estate. Prior to having access to the actual survey questions, participants were required to sign an informed consent document that explained participant rights and provides an assurance of strict confidentiality with any published documents relating to this study. Those participants who did not follow instructions were not allowed by the system to move on to the main survey pages. Participants who just filled in letters or numbers to defeat the system were not included in the survey tabulation. Approximately ten potential participants were excluded from the study for that reason.

Interview Questions: What does your organization consider to be the most important work habits that an employee should follow, which could lead to positive workplace productivity?
What does your organization consider to be the most detrimental work habits that an employee should avoid, which could lead to negative workplace productivity?

Data Collection: An online survey method was used in the research process through SurveyMonkey™. This method allowed participants to use as much time as required to answer two open ended survey questions at their leisure, but all responses were required to be entered during that session. Information was not tabulated by SurveyMonkey™ until the subject clicked on the submit button once their work was completed. Prior to the beginning of the survey session, potential subjects were informed of the purpose, benefits, measures to protect their identity, possible risks, and where to seek assistance if questions or concerns arose from their involvement in the study.

Instrumentation: This study used semi-structured interview questions to gather participants' perceptions of both positive and negative workplace habits. Two open-ended questions were used to guide the study in determining what senior level leaders believe are work attributes that are either beneficial or detrimental to organizational productivity. Each question was categorized under two research topics. Survey question #1 was used to gather details on what senior leaders see as the most important work habits that an employee should follow to maintain and increase workplace productivity. Survey question #2 was used to gather details regarding what senior leaders in an organization view as the most detrimental work habits that an employee should avoid because such practices lower workplace productivity in an organization.

Data Analysis: This study involved a qualitative method study with a collective case study research design. Axial coding was utilized to evaluate the data closer and to specifically identify categories and clusters of information where the senior leaders might be in general agreement. Selective coding was also used to identify the major themes, constructs, and concepts of the study. The coding process reviewed emerging themes that were naturally categorized around the raw data that came from the received qualitative data.

RESULTS AND FINDINGS

The narrative data were analyzed, and themes and patterns emerged pertaining to the viewpoints of senior leaders and their perspectives on positive and negative workplace habits. The 42 senior level leaders in this study identified 11 general categories where on the research questions seemed to cluster. Participants indicated that workplace habits were aligned in the areas of attitude; rules; ethics; focus; development; initiative; interpersonal skills; solutions; time management; leadership; and teams. The number of subjects who commented on attitude issues in the workplace were at the top of the list in both the positive and negative habit inquiries. Ethics and Interpersonal Skills also shared in the top five categories in both listings, though not in the exact same position. Focus, Initiative, Personal Development, and Time Management also appeared in one of the top positive or negative categories of the study. Table 3 provides a side by side

comparison of where all 11 categories ranked when all areas were categorized from the data collected and analyzed.

Table 3: Workplace Attitude Category Rankings

Positive Workplace Habits		Negative Workplace Habits	
Attitude	43%	Attitude	45%
Ethics	33%	Interpersonal Skills	29%
Initiative	26%	Time Management	26%
Interpersonal Skills	24%	Focus	24%
Personal Development	21%	Ethics	21%
Teams	17%	Initiative	17%
Leadership	14%	Rules	14%
Time Management	14%	Leadership	10%
Focus	12%	Personal Development	10%
Rules	12%	Solutions	10%
Solutions	7%	Team	5%

This table shows a side by side comparison of where all 11 categories ranked when all areas were categorized from the data collected and analyzed.

The top five issues in both positive and negative work habits that emerged from the data is presented. Attitude, Ethics, Focus, Initiative, Interpersonal Skills, Personal Development, and Time Management will be examined from the perspectives of the 42 senior level leaders who participated in this study.

Attitude

This category was the one noted by participants as both the top positive and negative workplace habit an employee can possess. Eighteen participants (43%) gave comments involving attitude related issues as a positive influence in the workplace while 19 participants (45%) provided input involving such practices being a negative influence in the organization. Table 4 shows specific comments from subjects on both sides of the attitude issue.

Table 4: Workplace Attitude Characteristics

Positive Workplace Habits		Negative Workplace Habits	
Accountable	Positive Attitude	Absenteeism	Negative talk
Adaptable	Pride in work	Arrogance	Not committed
Attention to details	Professional	Backstabbing	Questions authority
Cooperation w/Peers	Quality	Careless	Reactive
Curiosity	Respectful	Complaining	Rude
Enthusiasm	Sense of humor	Disrespect	Selfish
Hard work	Servant Leadership	Disrespectful	Unaccountable
Initiative	Willing to learn	Finger pointing	Uncooperative
Open to ideas	Work-life balance	Inconsistency	Undependable
		Indifference	Unmotivated
		Lone wolf	Unwilling to change
		Low respect	

This table shows specific comments from subjects on both sides of the attitude issue.

Ethics

Fourteen participants (33%) gave comments involving ethics related issues as a positive influence in the workplace while nine participants (21%) provided input involving such practices being a negative influence in the organization. Table 5 shows specific comments from subjects on both sides of the ethics issue.

Table 5: Workplace Ethics Characteristics

Positive Workplace Habits	Negative Workplace Habits
Environmental awareness	Bad mouth clients
Ethics	Corruption
Honesty	Inappropriate behavior
Integrity	Inappropriate language
Moral Courage	Lying
Work ethics	Misrepresenting facts

This table shows specific comments from subjects on both sides of the ethics issue.

Focus

Five participants (12%) gave comments involving focus related issues as a positive influence in the workplace while ten participants (24%) provided input involving such practices being a negative influence in the organization. Table 6 shows specific comments from subjects on both sides of the focus issue.

Table 6: Workplace Focus Characteristics

Positive Workplace Habits	Negative Workplace Habits
Attention to details	Divisive
Big Picture	Email wars
Dedication	Missed deadlines
Focus on customer	Not able to multi-task
Globally competitive	Personal problems
Right mind set	Repeated mistakes
	Unfocused work

This table shows specific comments from subjects on both sides of the focus issue.

Initiative

Eleven participants (26%) gave comments involving initiative related issues as a positive influence in the workplace while seven participants (17%) provided input involving such practices being a negative influence in the organization. Table 7 shows specific comments from subjects on both sides of the initiative issue.

Table 7: Workplace Initiative Characteristics

Positive Workplace Habits		Negative Workplace Habits
Commitment	Follow up	Accept poor quality
Customer Served	Initiative	Lack of follow up
Dependable	Intellectual curiosity	Lack of preparation
Diligent	Owens up to mistakes	Reactive in approach
End result in mind	Takes ownership	Unfocused work
Follow through		Unmotivated
		Unwilling to change

This table shows specific comments from subjects on both sides of the initiative issue.

Interpersonal Skills

Ten participants (24%) gave comments involving interpersonal skills related issues as a positive influence in the workplace while 12 participants (29%) provided input involving such practices being a negative influence in the organization. Table 8 shows specific comments from subjects on both sides of the interpersonal skills issue.

Table 8: Workplace Interpersonal Skills Characteristics

Positive Workplace Habits		Negative Workplace Habits	
Be wrong	Preparation	Arrogance	Inconsistency
Consistent	Prioritize	Disrespect	Lack of quality
Creativity	Quality	Ego centered	Not prepared
Detailed	Resourceful	Gossiper	Not value others
Help others	Responsibility	Ignore people	Poor people skills
Networks with others	Thoughtful	Inconsiderate	Unpredictable

This table shows specific comments from subjects on both sides of the interpersonal skills issue.

Personal Development

Nine participants (21%) gave comments involving personal development related issues as a positive influence in the workplace while four participants (10%) provided input involving such practices being a negative influence in the organization. Table 9 shows specific comments from subjects on both sides of the personal development issue.

Table 9: Workplace Personal Development Characteristics

Positive Workplace Habits		Negative Workplace Habits	
Coach others	Learnability	Inability to grow	
Continuous development	Networking	Lack of follow up	
Innovation	Persistent	Lack of suggestions	
Learn software used	Willing to learn	Miscommunication	

This table shows specific comments from subjects on both sides of the personal development issue.

Time Management

Six participants (14%) gave comments involving time management related issues as a positive influence in the workplace while 11 participants (26%) provided input involving such practices being a negative influence in the organization. Table 10 shows specific comments from subjects on both sides of the time management issue.

Table 10: Workplace Attitude Characteristics

Positive Workplace Habits		Negative Workplace Habits	
Being on time	Time allocation	Lack of time commit	Tardiness
Punctuality	Timely delivery	Not timely	Time commitment
Scheduling	Work until done	Procrastination	Unable to complete work

This table shows specific comments from subjects on both sides of the time management issue.

CONCLUSION

The diverse nature of the 42 business leader participants of this study encompassed a wide range of expertise and professions from both public sector and private sector organizations. The focus of this study was not on a specific measure of productivity but on expected behaviors of performance covering both positive and negative workplace habits. According to an overwhelming majority of cited opinions from previous studies on workplace productivity, attitude focused on such positive components as accountability, adaptability and professional behavior and negative components of disrespect, lack of accountability and carelessness are the hallmarks of where future workplace productivity studies should be focused.

The direct correlation of either positive or negative workplace habits to workplace productivity in previous studies were based on intangible behaviors that are not easily quantified but are familiar to experienced leadership. In our current study, the top five issues in both positive and negative work habits that emerged

from the data were Attitude, Ethics, Focus, Initiative, Interpersonal Skills, Personal Development, and Time Management. However, when separated into their distinct categories, the behaviors noted by participants for positive workplace productivity included: (a) Ethics, (b) Initiative, (c) Interpersonal Skills, and (d) Personal Development. Senior leaders also noted that negative behaviors affecting workplace productivity included: (a) Lack of Interpersonal Skills, (b) Inability to Manage One's Time, and (c) Lack of Individual Focus. What we discovered in our research were similar areas of concern raised in previous studies that still require managerial attention and oversight because while their attributes are identifiable, there is a gap in understanding how to minimize negative traits and maintain or increase positive habits in the workplace.

Insights from senior level executives from both public and private sector organizations formed the basis of this study. We suggest now that separate studies be undertaken to focus on the specific segment's unique challenges in dealing with employees. Future research should advance the findings of the current study by investigating the effects such traits actually have on workplace productivity. While it is important to enumerate the positive and negative habits present in the workplace, there is still an overarching question to be considered: How do such identified workplace habits actually impact organizational processes in a positive or negative way? Insights from this new line of inquiry could assist executives in better determining what is needed in human resource development planning in areas such as pre-screening potential candidates, working with new employees in their probationary phase, and developing yearly employee performance planning goals for more seasoned employees.

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AN EMPIRICAL ANALYSIS OF FINANCIAL PERFORMANCE OF MICRO, SMALL, AND MEDIUM ENTERPRISES IN THE PHILIPPINES

Rufo R. Mendoza, Asian Institute of Management

ABSTRACT

The study analyzed the financial performance of selected micro, small, and medium enterprises using secondary data from their financial statements for the past three years. Results showed the enterprises performed favorably in liquidity, activity, and leverage but suffered from a low-level profitability. Using correlation, the study found out there is a significant linear relationship between liquidity and activity, liquidity and leverage, and activity and leverage. However, each of these measures has no significant relationship with profitability. Using t-test, the study also found out there is no significant difference in the liquidity, profitability, and inventory turnover of the enterprises when grouped according to organizational form, business type, and asset size. However, a significant difference exists in the receivable turnover, asset turnover, and debt ratios. The study recommends the MSMEs should revisit their strategies on improving profitability and use financial performance information in coming up with vital and critical decisions. Also, they should connect financial performance to the larger external environment of the business so they will continue to play an important role in the growth of the economy.

JEL: M00; M400

KEYWORDS: Financial Performance, Organizational Form, Business Type, Asset Size

INTRODUCTION

This study assessed the financial performance of selected micro, small, and medium enterprises (MSMEs) in liquidity, activity, leverage, and profitability and explored the relationship among these measures. It also tested if there is a significant difference in the financial performance of the MSMEs grouped according to three categories: organizational form, business type, and asset size. This study contributes to existing literature in several ways. First, it provides an empirical evidence on the financial performance of MSMEs whose capacity and needs are different from the large enterprises, multinational corporations, and publicly listed companies. The study found out MSMEs had satisfactory performance in liquidity, activity, and leverage but experienced low profitability. As a result, MSMEs need strategic actions and directions that focus on improving profitability.

Second, the study provides an empirical basis to infer that significant linear relationship exists between liquidity and activity, liquidity and leverage, and activity and leverage. However, these three measures of financial performance (liquidity, activity, and leverage) did not show any significant relationship with profitability. This finding contradicts several previous studies. For instance, Ayodele & Oke (2013, p.52) found out there is a direct correlation between the liquidity and profitability of banks when they studied how 24 commercial banks in Nigeria performed. In the same way, Bolek & Wilinski (2012, p. 51) concluded that financial liquidity influences profitability of construction companies listed in the Warsaw Stock Exchange from 2000 to 2010. Kaya (2014, p. 66) found out that firm leverage is an important factor in explaining profitability and liquidity of both retailers and wholesalers in the U.S. Meanwhile, in Pakistan, Akhtar et al. (2012, p. 15) have proven that a positive relationship prevails between financial leverage and financial performance. Such finding includes profitability measures such as return on sales, return on assets, return on equity, earnings per share, and dividend ratios. This was the result of their investigation of 20

publicly listed limited companies from the fuel and energy sector at Karachi Stock Exchange. Nonetheless, the results of this study agree with Niresh (2012, p. 39) who revealed there is no significant relationship between liquidity and profitability when he analyzed 31 listed manufacturing firms in Sri Lanka during 2007 to 2011.

Third, the study provided evidence on the differences of financial performance of MSMEs when grouped according to organizational form, business type, and asset size. Such grouping is an area that researchers seldom explore. This research found out there is no significant difference in the liquidity, profitability, and inventory turnover of the enterprises when grouped according to these three categories. However, a significant difference exists in the receivable turnover, asset turnover, and debt ratios. Specifically, single proprietorships have significantly higher receivable turnovers than corporations and small enterprises have significantly higher receivable turnovers than both the micro and medium enterprises. Comparatively, both manufacturing and trading businesses have significantly higher asset turnover than those rendering services while small enterprises have significantly higher asset turnover than both the micro and medium enterprises. Corporations have significantly higher debt ratio compared with sole proprietorships; manufacturing business, compared with trading; and medium enterprises, compared with both micro and small enterprises.

Finally, the study provided the MSMEs some bases to benchmark their performance. In doing so, they will be able to maximize value and better contribute to the social and economic well-being of a country. Studies focused on the characteristics of entrepreneurs (Morales et al., 2013) and dynamics of the entrepreneurial processes (Baltar & Coulon, 2014) are best combined with financial performance benchmarks to achieve greater entrepreneurial results. Since MSMEs are recognized as an important vehicle for the economic growth of most nations, mainstreaming their financial management concerns is paramount in any economy. The succeeding part of this paper contains the related literature, data and methodology, results of the empirical investigation, and conclusions.

LITERATURE REVIEW

Researchers have written much about the financial concerns of MSMEs. Typically, previous studies focused more on the critical reasons that prevented MSMEs to use available financial packages. The Philippine Senate (2012) identified access to finance as the most serious constraints to MSME growth and development. Aldaba (2012) underscored that SMEs had been unable to access funds because of their limited track record, limited acceptable collateral, and inadequate financial statements and business plans. Banks turn down financial requests of SMEs because of poor credit history; insufficient collateral; inadequate sales, income or cash flow; unstable business type; and poor business plan.

By the same token, the ASEAN Strategic Action Plan for SME Development (2010–2015) identified access to finance as the primary goal, with other four dimensions: market and internationalization, human resource development, information and advisory services, and technology and innovation. This means that lack of access to finance makes it more crucial for MSMEs to manage funds efficiently and effectively. Indeed, Jasra et al. (2011) stressed that financial resources are the most important factors that affect the success of SMEs and on which the whole business depends. They cited that SMEs have to endure the problem on modest capital compared with the large multinational corporations. Piet (2010) proved most entrepreneurs need financial skills and motivational and entrepreneurial skills to develop their businesses. At the same time, Piet (2010) noted there is a need for support in financial management among MSMEs to improve their financial health. These findings point to the importance of managing the financial resources among these enterprises.

Still, MSMEs are facing the challenge of putting in place an effectively functioning system on managing a broad range of financial activities that would enable achieving business goals. Thus, it is important for the MSMEs to capture financial information and measure performance in the use of financial resources.

Mendoza (2014) cited that MSMEs need the services of practicing Certified Public Accountants in most of these financial management areas, specifically taxation, accounting and financial reporting, and audit. In addition, micro and small enterprises differ from medium enterprises in complexity of accountancy services. Micro enterprises have simpler ways of doing their tasks and are not vent into exploring the other complex methods and processes.

There is also a plethora of literature on financial performance of businesses. Previous researches tackled on two major themes: performance measurement approach and measures of performance. On the first theme, the goal approach of Chong (2008) became clear for MSMEs. In this approach, owners and managers set their target internally based on their interest and capacity of business to achieve. The approach enables owners and managers to find out if they achieve their goals by looking at both financial and nonfinancial measures. Thus, its simplicity makes it popular. Shahbaz et al. (2014) described the system resource approach as a way to measure the performance by appraising the capacity to get resources or inputs. They also explained the stakeholder approach as something related to meeting the needs and expectations of the entity's stakeholders. Chen & Huang (2013) used the organizational life cycle stages in analyzing the financial performance of audit firms in Taiwan. They found out that financial performance continues to increase as the firms grow, resulting in best performance at old stage. Dalrymple (2004) forwarded the benchmark index as another approach in measuring performance. In this approach, the financial measures fall under the category of resource management. In essence, the MSMEs have to take time to measure their financial performance and gauge it against standards or benchmarks.

On the measures of financial performance, Chong (2008) identified profit and asset turnover to assess short-term duration but steady revenue growth rate and growth in the employment size to measure long-term capacity. The Kennas Chartered Accountants (2014) considered profitability and return on assets as the key performance indicators that are critical in understanding the state of financial health of a business. The four commonly used measures are liquidity, activity, leverage, and profitability (Levy, 1998; Melicher & Norton, 2000; Statistics Canada, 2014). The Statistics Canada (2014) used solvency in lieu of liquidity and efficiency in lieu of activity. Melicher & Norton (2000) used asset management synonymously with activity and included market value for entities listed in the stock exchange.

DATA AND METHODOLOGY

The research used secondary data from 99 annual financial statements of 33 enterprises, all located in the CALABARZON Region in the Philippines. The enterprises used these financial statements in filing their annual income tax returns for the last three years (2011-2013). A great majority (60.61%) of the enterprises are single proprietorships, while the remaining 39.39 percent are corporations. More than half (51.52%) of the enterprises are into trading business and the rests are service (27.27%) and manufacturing (21.21%). When grouped according to asset size, 45.45 percent are micro, 27.27 percent are small, and 27.27 percent are medium enterprises. In assessing the performance of the entities, the qualitative rating scale in Table 1 was used.

Table 1: Qualitative Rating Scale

	Low	Medium	High
Liquidity			
Current ratio	Below 2	2 to 10	Over 10
Quick ratio	Below 1	1 to 5	Over 5
Activity			
Collection days	After the credit terms	Within the credit terms	Before the credit terms
Inventory days	Over 20	10 - 20	Below 10
Asset turnover	Below 5	5-10	Over 10
Leverage			
Debt ratio (%)	Above 60	40-60	Below 40
Profitability			
Return on sales (%)	Below 5	5-10	Over 10
Return on assets (%)	Below 5	5-10	Over 10
Return on equity (%)	Below 5	5-10	Over 10

This table shows the qualitative rating scale that was used in assessing the financial performance of the business enterprises, classified into low, medium, and high for each measure. The ideal current ratio of 2:1 and quick ratio of 1:1 was used as the equivalent of low performance; the credit term was used for collecting receivables. Other criteria were based on the experience of most enterprises.

The research also examined two types of hypothesis: (a) relationship between and among the four measures of financial performance using the respective indicators under each measure and (b) significant difference in the financial performance when the MSMEs are grouped according to their profile. Specifically, the study has the following null hypotheses (Ho):

Ho1(a): There is no significant relationship between the liquidity and activity of MSMEs in the Philippines.

Ho1(b): There is no significant relationship between the liquidity and leverage of MSMEs in the Philippines.

Ho1(c): There is no significant relationship between the liquidity and profitability of MSMEs in the Philippines.

Ho2(a): There is no significant relationship between the activity and leverage of MSMEs in the Philippines.

Ho2(b): There is no significant relationship between the activity and profitability of MSMEs in the Philippines.

Ho3: There is no significant relationship between the leverage and profitability of MSMEs in the Philippines.

Ho4: There is no significant difference in the financial performance of the MSMEs when they are grouped according to (a) organizational form, (b) business type, and (c) asset size.

Pearson Product Correlation Coefficient was computed to describe the strength of the linear relationship that exists between the levels of two performance measures. Meanwhile, the Spearman Rank Order Correlation Coefficient was used for sample sizes lesser than 30 which were found to be not normally distributed. Also, if a scatter diagram shows a nonlinear relationship, a transformation of one of the variables was performed, with such transformation depending upon the appearance of the scatter diagram. The t-test was used for the significance of the correlation. One-way analysis of variance using F ratio was performed to find out whether the financial performance differs among three or more independent groups of enterprises classified according to the type (trading, manufacturing and service), and size of business (micro, small and medium). It is concluded that at least one group has a significantly different performance whenever the probability value or significance associated with the computed F ratio is less than 0.05. A post hoc comparison test (Tukey HSD) was performed whenever statistically significant differences resulted from each one-way analysis of variance. This enabled the determination of which independent group got a significantly different performance.

RESULTS AND DISCUSSION

The results are presented in three parts: overall financial performance of the MSMEs, relationship of the financial performance measures, and test of differences when the MSMEs are grouped. The first finding of the study is the high score of MSMEs on liquidity and leverage, low score on profitability, and an erratic level in activity (Table 2).

Table 2: Overall Financial Performance

	2011	2012	2013	3-Year Mean	Qualitative Rating
Liquidity					
Current ratio	9.77	13.74	14.14	12.55	High
Quick ratio	6.38	10.08	11.13	9.20	High
Activity					
Receivable turnover	65.72	68.90	53.93	62.85	
Collection days	5	4	6	5	High
Inventory turnover	12.57	10.86	10.22	11.22	
Inventory days	24	28	29	27	Medium
Asset turnover	3.01	2.59	1.96	2.52	Low
Leverage					
Debt ratio	39.96	35.69	38.60	37.09	High
Profitability					
Return on sales	1.16	-11.95	-5.44	-5.41	Low
Return on assets	3.47	.34	1.12	1.64	Low
Return on equity	6.25	.47	.72	2.45	Low

This table shows all the measures and indicators used for assessing the financial performance for three years. Both indicators for liquidity had high ratings. The indicators for receivables had high scores also while those for inventories had medium rating. Debt ratio was high. Asset turnover and all the profitability indicators were low.

Both current ratio and quick ratio are far above the ideal measures—an indication that the MSMEs have the ability to meet short-term obligations as they mature. Melicher & Norton (2000, p. 461) opined that “a low current ratio may indicate that a company may face difficulty in paying its bills.” However, they cautioned that “a high value for the current ratio does not necessarily imply greater liquidity.” Nonetheless, a business has to remain liquid so as not to incur the cost associated with a deteriorating credit rating, a potential forced liquidation of assets, and possible bankruptcy (Moyer, McGuigan, & Kretlow, 1990, p. 587). Additionally, Van Horne (1992) concurred that the liquidity of the individual components of the current assets must be taken into account. Furthermore, a ratio lower than the ideals would be found acceptable in the more difficult liquidity conditions as cited by Samuels, Wilkes, & Brayshaw (1999, p.45). Bolek & Wilinski (2012, pp. 39-41) sent a deep-seated observation when they thought the use of current and quick ratios is a static measurement of liquidity. This is so because they rely on data included in the balance sheet. So, they proposed the use of measurement data that is dynamic, specifically those coming from the cash flow account, such as the cash conversion cycle.

The activity level was high in the collection of receivables, moderate in the inventory turnover, and low in the overall asset turnover. The fast collection of receivables was illustrated in the ability to collect even earlier than the usual credit terms of 15 days. Similarly, the debt ratio, an indication of how the businesses use borrowing as a source of fund, has been maintained below 40 percent each year. This could indicate safeguarding of the debt service payment at a satisfactory level and keeping borrowing at an acceptable level. Samuels, Wilkes, & Brayshaw (1999) opined that the acceptable level of inventory turnover should be linked to the type of industry or business. Likewise, they illustrated that the rule of thumb in the United Kingdom for an acceptable debt ratio is 50 percent or 1:2. Similarly, Melicher & Norton (2000) stated that asset turnover is significantly influenced by the characteristics of the industry within which the enterprise operates. They also underscored that the financial leverage ratio indicates the extent to which borrowed funds are used to finance assets.

Incidentally, the profitability level has been low based on all aspects: sales, assets, and equity, even resulting in negative profit percentage on sales. Studies conducted by Bejaoui & Bouzgarrou (2013) showed that capital is important in explaining profitability. The second finding of the study is that using correlation, several relationships exist between and among the different financial performance indicators (Table 3). First, liquidity and activity correlate as shown in the significant linear relationship between current ratio and inventory turnover ($r = .238$) as well as quick ratio and receivable ($r = -.267$) and inventory ($r = .372$) turnovers. There is a significant relationship between liquidity and leverage as shown in the coefficient between both the current ratio ($r = -.650$) and quick ratio ($r = -.670$) with debt ratio. However, there is no relationship between liquidity and profitability.

Table 3: Summary of Relationships of Financial Performance Measures

	RT	IT	AT	Debt Ratio	ROS	ROA	ROE
Current ratio	-.050	.238**	-.059	-.650*	.068	.170	.096
Quick ratio	-.267*	.372*	-.125	-.670*	.102	.163	.104
Receivable turnover (RT)				.027	-.216**	.071	.058
Inventory turnover (IT)				-.056	-.436*	-.188	-.206**
Asset turnover (AT)				.208*	-.567*	.045	.053
Debt ratio					-.236**	-.088	.144

*This table summarizes the correlation between liquidity (current ratio and quick ratio) and activity (receivable turnover, inventory turnover, and asset turnover). It also shows the correlation of activity and leverage (debt ratio). Finally, it shows leverage correlation with profitability (return on sales, return on assets, and return on equity). **correlation is significant at p-value less than 0.05; *correlation is significant at p-value less than 0.10*

Second, activity correlates with leverage as shown in the significant and positive relationship between asset turnover and debt ratio ($r = .208$). Also, activity correlates with profitability as the negative reciprocal of return on sales is also significantly but negatively related to all activity measures ($r = -.216, -.436, -.567$). The negative reciprocal of the return on equity significantly correlates with inventory turnover ($r = -.206$). Third, leverage correlates with profitability as shown in the linear relationship between debt ratio and return on sales ($r = .236$). In summary, the correlation has resulted in the varied decisions taken on the hypotheses (Table 4).

Table 4: Summary of Decisions on Hypotheses Tested

Hypothesis Number	Statement	Decision
Ho1(a)	There is no significant relationship between the liquidity and activity of MSMEs in the Philippines.	Reject
Ho1(b)	There is no significant relationship between the liquidity and leverage of MSMEs in the Philippines.	Reject
Ho1(c)	There is no relationship between the liquidity and profitability of MSMEs in the Philippines.	Accept
Ho2(a)	There is no relationship between the activity and leverage of MSMEs in the Philippines.	Reject
Ho2(b)	There is no relationship between the activity and profitability of MSMEs in the Philippines.	Accept
Ho3	There is no relationship between the leverage and profitability of MSMEs in the Philippines.	Accept

This table summarizes the decision about rejection or acceptance of the null hypotheses. The hypotheses that there is no significant relationship between liquidity and activity, liquidity and leverage, and activity and leverage were rejected. However, the hypotheses that there is no relationship between liquidity and profitability, activity and profitability, and leverage and profitability were accepted.

The third finding of the study is that using t-test of difference, there is a significant difference in some financial performance measures when the enterprises are grouped according to their business profile. Results of the t-test showed there is no significant difference in the liquidity of the MSMEs when grouped according to form of organization. This is so, because the probability values associated with the computed value of t for both ratios are greater than 0.05 (Table 5).

Table 5: Differences in Financial Performance of the Msme Grouped According to Organizational Form

		N	Mean	Std. Deviation	Computed Value Of T, Df	Significance
Liquidity						
Current Ratio	Corporation	39	14.465	39.526	.518,	p > 0.05
	Proprietorship	60	11.305	20.951	97	
Quick Ratio	Corporation	39	10.446	31.284	.401,	p > 0.05
	Proprietorship	60	8.387	19.806	97	
Activity						
Receivable turnover	Corporation	39	29.673	57.108	-2.271**,	p < 0.05
	Proprietorship	60	86.360	190.872	74.185	
Inventory turnover	Corporation	39	13.618	17.794	1.171,	p > 0.05
	Proprietorship	60	9.655	15.532	97	
Asset Turn-over	Corporation	39	2.444	2.544	-.179,	p > 0.05
	Proprietorship	60	2.567	3.751	97	
Leverage						
Debt Ratio	Corporation	39	60.624	32.364	5.949***,	p < 0.01
	Proprietorship	60	25.177	22.771	62.239	
Profitability						
Return on sales	Corporation	39	-.367	16.290	1.149,	p > 0.05
	Proprietorship	60	-8.686	52.356	75.301	
Return on assets	Corporation	39	1.800	2.608	0.077,	p > 0.05
	Proprietorship	60	1.541	26.028	60.814	
Return on equity	Corporation	39	1.821	12.912	-.255,	p > 0.05
	Proprietorship	60	2.908	28.824	88.026	

The table shows the results of the t-test on the differences of financial performance of the enterprises when they were grouped according to form of organization. Based on the test, there is no significant difference in the liquidity of the enterprises, but there exists a significant difference in the accounts receivable turnover. There are also no significant differences for inventory turnover and asset turnover but there exists a highly significant difference in the debt ratio. There is also no significant difference in profitability in terms of return on sales, return on assets, and return on equity. Notation *** means the difference is significant at $p < 0.01$ while ** means the difference is significant at $p < 0.05$.

On activity, it can be noted that when the enterprises are grouped according to form of organization, there exists a significant difference in the accounts receivable turnover of MSMEs ($t=-2.271$, $p<0.05$). Further, it can be inferred that the accounts receivable turnovers of the single proprietorships are significantly higher than corporations. Inventory and asset turnovers showed no significant differences. On leverage, results revealed that when the enterprises are grouped according to form of organization, there exists a highly significant difference in the debt ratio of the MSMEs ($t=5.949$, $p<0.01$). Further, it can be concluded that the leverage of the corporations are significantly higher than the single proprietorships. Finally, there is no significant difference in the profitability of the MSMEs in terms of return on sales, return on assets, and return on equity.

Results of the one-way analysis of variance on Table 6 show that there is no significant difference in the liquidity of the MSMEs when grouped according to type of business. The current and quick ratios reflect this finding. In terms of activity, results showed that at least one business type has a high significantly different asset turnover ($F=6.483$, with p-value less than 0.01). Consequently, the post hoc comparison test revealed the asset turnover of both manufacturing and trading businesses are significantly higher than those engaged in services (mean difference of 2.810, p-value less than .008 and mean difference of 2.416, p-value less than .005, respectively).

On leverage, results of the one-way analysis of variance show that at least one business type has a significantly different debt ratio ($F=4.148$, with p-value less than 0.05). Moreover, the post hoc comparison test disclosed that the debt ratio of manufacturing business is significantly higher than those engaged in trading (mean difference of 22.478, p-value less than 0.05, sig. 0.019). With respect to profitability, the one-way analysis of variance shows that when grouped according to type of business, there is no significant difference in the financial performance of the MSMEs in terms of return on sales, assets and equity.

Table 6: Difference in Financial Performance of the Msmes Grouped According to Type of Business

		N	Mean	Std. Deviation	Computed Value of F
Liquidity					
Current ratio	Manufacturing	21	22.487	52.521	2.154
	Trading	51	7.217	12.799	
	Service	27	14.894	26.653	
Quick ratio	Manufacturing	21	17.220	41.629	2.018
	Trading	51	4.823	10.353	
	Service	27	11.224	26.295	
Activity					
Account receivable turnover	Manufacturing	21	13.379	8.785	2.078
	Trading	51	91.038	202.80	
	Service	27	62.847	155.105	
Inventory turnover	Manufacturing	21	16.615	19.387	1.592
	Trading	51	10.492	16.903	
	Service	27	8.387	12.371	
Asset turnover	Manufacturing	21	3.488	2.714	6.483***
	Trading	51	3.094	3.973	
	Service	27	.678	.676	
Leverage					
Debt ratio	Manufacturing	21	53.764	34.312	4.148**
	Trading	51	31.286	23.335	
	Service	27	42.605	39.885	
Profitability					
Return on sales	Manufacturing	21	1.049	.784	1.869
	Trading	51	-13.192	52.629	
	Service	27	4.271	33.004	
Return on assets	Manufacturing	21	2.823	3.084	1.155
	Trading	51	-1.157	23.508	
	Service	27	6.015	20.996	
Return on equity	Manufacturing	21	2.447	6.285	.531
	Trading	51	.461	26.824	
	Service	27	6.319	26.317	

The table shows the results of the one-way variance analysis when the enterprises are grouped according to type of business. There is no significant difference in liquidity as reflected in the current and quick ratios. However, at least one business type has a high significantly different asset turnover and debt ratio. There is also no significant difference in the return on sales, assets and equity. Notation *** means the difference is significant at $p < 0.01$ while ** means that the difference is significant at $p < 0.05$.

Using one-way analysis of variance, the study found out that when the enterprises are grouped according to total assets, there is no significant difference in liquidity as manifested in the current and quick ratios (Table 7). In the aspect of activity, results showed that at least one MSME group has a significantly different accounts receivable turnover ($F=8.102$, with p-value less than 0.01) and asset turnover ($F=6.327$, with p-value less than 0.01). Also, the post hoc comparison test for accounts receivable turnover shows that the mean ratio of small enterprises is significantly higher than the micro enterprises as well as medium enterprises (mean difference of 119.785, p-value less than 0.01 and mean difference of 145.638, p-value less than 0.01, respectively).

Likewise, the post hoc comparison test for asset turnover shows that the mean ratio of small enterprises is significantly higher than micro enterprises as well as medium enterprises (mean difference of 2.319, p-value less than 0.05 and mean difference of 2.777, p-value less than 0.01, respectively). When grouped according to size of business, at least one MSME group has a highly significantly different leverage based on the debt ratio ($F=10.478$, with p-value less than 0.01). Moreover, the post hoc comparison test shows the debt ratio of medium-sized enterprises is significantly higher than micro enterprises (mean difference of 32.502, p-value less than 0.01, sig. 0.000). Finally, the study found out that when grouped according to size of business, there is no significant difference in the profitability of MSMEs as reflected in the return on sales, assets, and equity.

Table 7: Differences in Financial Performance of the Msmes Grouped According to Asset Size

		N	Mean	Std. Deviation	Computed Value Of F
Liquidity					
Current ratio	Micro	45	18.997	40.647	2.387
	Small	27	10.092	17.108	
	Medium	27	4.263	7.091	
Quick ratio	Micro	45	15.115	34.332	2.598
	Small	27	6.261	13.906	
	Medium	27	2.275	4.125	
Activity					
Account receivable turnover	Micro	45	37.229	72.854	8.102***
	Small	27	157.014	261.788	
	Medium	27	11.376	8.208	
Inventory turnover	Micro	45	11.333	17.041	.467
	Small	27	13.294	18.963	
	Medium	27	8.944	12.791	
Asset turnover	Micro	45	2.011	2.360	6.327***
	Small	27	4.330	5.077	
	Medium	27	1.553	1.172	
Leverage					
Debt ratio	Micro	45	26.312	31.478	10.478***
	Small	27	40.850	28.728	
	Medium	27	58.813	25.649	
Profitability					
Return on sales	Micro	45	-1.436	27.329	1.120
	Small	27	-15.723	69.834	
	Medium	27	-1.716	19.327	
Return on assets	Micro	45	.878	29.942	.128
	Small	27	3.324	4.882	
	Medium	27	1.237	1.441	
Return on equity	Micro	45	1.058	33.084	.268
	Small	27	5.276	7.157	
	Medium	27	2.054	14.653	

This table shows the results of the one-way variance analysis when the enterprises are grouped according to total assets. There is no significant difference in liquidity as manifested in the current and quick ratios. At least one group has a significantly different accounts receivable turnover, asset turnover, and debt ratio. There is no significant difference in the return on sales, assets, and equity. Notation *** means that the difference is significant at $p < 0.01$.

Table 8 summarizes the results of the test of difference in financial performance denoted as either significant (S) or not significant (NS).

Table 8: Summary of the Test of Difference in Financial Performance

	Form of Organization	Type of Business	Asset Size
Current ratio	NS	NS	NS
Quick ratio	NS	NS	NS
Receivable turnover	S	NS	S
	Single proprietorships have significantly higher receivable turn-over than corporations		At least one group has a significantly different financial performance; small enterprises have significantly higher receivable turn-over than micro and medium
Inventory turnover	NS	NS	NS
Asset turnover	NS	S	S
		At least one business type has a significantly different financial performance; asset turn-over of manufacturing and trading are significantly higher than those engaged in services	At least one group has a significantly different financial performance; small enterprises have significantly higher asset turn-over than micro and medium
Debt ratio	S	S	S
	Corporations have significantly higher debt ratio than single proprietorships	Debt ratio of manufacturing is significantly higher than those engaged in trading	At least one group has a high significant different financial performance; Medium enterprises have significantly higher debt ratio than micro and small
Return on sales	NS	NS	NS
Return on assets	NS	NS	NS
Return on equity	NS	NS	NS

This table summarizes the results of the test of difference in financial performance denoted as either significant (S) or not significant (NS). There are no significant differences in the liquidity, profitability, inventory turnover, return on sales, return on assets, and return on equity when the

enterprises are grouped according to the form of organization, type of business, and asset size. There are significant differences in the receivable turnover, asset turnover, and debt ratios in some groupings.

CONCLUDING COMMENTS

The study concluded that the subject MSMEs are of sound financial health in terms of liquidity, activity, and leverage. Overall, they are in a better position to meet currently maturing obligations, convert efficiently receivable and inventories into cash, and use ably credit to finance their business operations. On the contrary, the said enterprises are wanting in producing the returns necessary to maximize profit. The correlation revealed that a significant linear relationship exists between liquidity and activity, liquidity and leverage, and activity and leverage. However, the three performance measures showed no significant relationship with profitability. Conversely, it is clear from the study that while the MSMEs have high scores on liquidity, leverage, and most aspects of activity, they remain to suffer from a low profitability. The t-test showed there is no significant difference in the liquidity, profitability, and inventory turnover of the enterprises when grouped according to the organizational form, business type, and asset size. Nonetheless, a significant difference exists in the receivable turnover, asset turnover, and debt ratios. The t-test revealed that single proprietorships have significantly higher receivable turnovers than corporations, while small enterprises have significantly higher receivable turnovers than both the micro and medium enterprises. Both manufacturing and trading businesses have significantly higher asset turnover than those engaged in services while small enterprises have significantly higher asset turnover than both the micro and medium enterprises. Corporations showed significantly higher debt ratio compared with sole proprietorships; manufacturing business, compared with trading business; and medium enterprises, compared with both micro and small enterprises.

The subject MSMEs should revisit their strategies on the use of financial resources to maximize profit and the overall value of their business. Since liquidity, activity, and leverage have been the core advantages of these MSMEs, efforts should be geared towards improving profitability aspects. Mainly, the enterprises have to reexamine their cost structure, pricing policies, and expense management practices. They should also identify and assess the risks associated with their revenue generating activities. Since both liquidity and activity are related to leverage, these enterprises have to reassess how the former can further result in an optimum level of borrowing. Relatively, these enterprises have to take advantage of the use of borrowed funds and assess how optimal capital structures will maximize the value of the enterprises. In that way, the MSMEs will continue to play an important role in the growth of the economy. The study also brings about the need for business owners and shareholders to make use of financial performance information in coming up with vital and critical business decisions. The risks associated with profitability confirm the need of entrepreneurs to capacitate themselves on tools and techniques to better manage their finances. Moreover, entrepreneurs have to connect financial performance to the larger external environment of the business.

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BIOGRAPHY

Dr. Rufo R. Mendoza is an Associate Professor and a Program Director in Public Finance at the Asian Institute of Management. He can be contacted at: Stephen Zuellig Graduate School of Development Management, Eulogio Lopez Foundation Building, 123 Paseo de Roxas, Makati City, Philippines. Phone: +632 465-2873. E-mail: rrmendoza@aim.edu

THE IMPACT OF CONSUMER BEHAVIOUR AND FACTORS AFFECTING ON PURCHASING DECISIONS

Ugwuanyi James Uchenna, Institute of Management and Technology (IMT) Enugu

ABSTRACT

Consumer behaviour of contemporary study, is why and how to buy or not to buy a product by individuals. This domain is combination of psychology, sociology, anthropology and economics and tries to know purchasing decision process (individual and group) better. Consumer behaviour is a new issue in marketing, Consumer behaviour is a controversy subject and challenging that includes individuals and what they buy, why and how to purchase them, marketing and marketing mix of market. In this work the researcher tries to study different factors affecting consumer behaviour and purchasing decisions.

JEL: M10

KEYWORDS: consumer behaviour, purchasing decisions, marketing mix, customer and culture.

INTRODUCTION

Outward-oriented companies, are companies that seeking to ensure customer satisfaction. The real mission of their marketing departments is understand the needs and demands of clients and provides proper solutions to the needs and desires of products. Outward-oriented companies are not companies that are just looking to sell, but looking for long-term customer satisfaction by providing top quality products with long-term goals and their own continued survival (kotler, Armstrong, 2000, p 86).

Marketing is a management task. Marketing focuses on achieve clients goals to achieve organization goals. Marketing is accompanied by understanding customer needs, developing products and services to meet these needs very satisfactorily the efficient pricing of products and services, inform and ensure customers about the availability of these products and services, delivered efficiently and ensure satisfaction during and after the exchange process. So marketing is an essential component of corporate. But many companies have bad interpretation and misconception of marketing. Some know marketing as fraud, deception, waste, annoying, unethical and unprofessional. Some also consider it equal to the advertising and sales. But in recent years the marketing separated from its old image and become increasingly isolated as one of the most important tasks in the business profitability of enterprises.

Traditionally, production and sales are two important tasks of any business. The second trend was that entrepreneurs were convinced that the quality of products or services is only factor that will determine their sell. But it's not take time too long, because in today's competitive market it's not true. Production, sales and marketing, need to work together to get the best results. Marketing is a responsible process for identifying, anticipating and satisfying customer profitable requirements. By This way, the organization will be able to put its products or services according to customer requirements and don't produce something and expect to reach customer (Shavpng, Hui Ming, 1997, p 273). Products (goods and services) must be consistent with the expected of customer benefits. Price should be moderate and commensurate with the product quality and buyer's potential. This product should be made available to the customer to avert any problem in purchase it and finally necessary promotional materials done to potential consumers to inform about such products. In fact, concept of marketing mix, organization's performance path by using a set of control variables in the environment that has many uncontrollable factors (Foreign market) defines (Bennett, 1997, p

Decisions that make for consumption demand for raw materials, transportation, technical services and the allocation of resources causes' success and failure of other industries. Thus, consumer behaviour is an important factor in recession or boom of commercial activity. Important factor in successful marketing and promotional strategies, understands of consumer behaviour. It is important for non-profit and for-profit organizations.

Definition of Consumer

Consumers are individuals or group who purchase goods and services to satisfy their personal consumption needs (kotler 2000, p229). It is very imperative that the marketers and marketing researcher have to understand the consumers and enable design strategies that will make it possible for the marketing practitioner not only to satisfy the consumers but equally to win consumers patronage. Prior to this, there are pertinent questions the marketing practitioners predicate their strategic actions, which include:

Who buys

How do they buy

When do they buy

Why do they buy

How do they evaluate the product service after purchase.

The company that really understands how consumers will respond to the different marketing mix has a great advantage over its competitors (kotler 2000, 209)

Consumers' Purchasing Decision Behaviour

Consumer behaviour defined as "The study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires." (Solomon, et al, 2010, p6). Another definition of consumer behaviour is "The dynamic interaction of affect and cognition, behaviour, and environmental events by which human beings conduct the exchange aspects of their lives"

(Bennett, 1989). Study of consumer behaviour has shifted from why people purchase to consumption behaviour (Blythe, 2008). One of the important aspects of consumer behaviour is market segmentation, because consumers within the segment are more or less similar in terms of products needs and desire (Lantos, 2011). Market segmentation consists of different categories for instance demographics (age, gender, social class), geographic (region, country differences), psychographic (personality, life style) and behavioural (Brand loyalty, benefit desire) (Solomon, et al, 2010).

Consumers' physical and social environment have huge influences on consumers' purchase decision and can make a big difference in their desire and motives for product purchase (Blythe, 2008). One of the important dimensions in consumer behaviour is social time, which means "The time in relation to social processes and rhythms and schedules in society such as working hours, opening hours, eating hours, and other institutionalized schedules." (Solomon, et al, 2010, p 68-69).

Consumers' purchasing decision and information search-Once a problem is recognized, consumers begin to seek about relevant information. There are two types of information sources; internal and external information search. Internal search involves the consumers' memory about the products, and external search includes word of mouth, stores visit, trial and online social networking and social media (Kardes, et al, 2011). Nowadays, online environment effectively involves in purchase decisions process and Internet has become an important tool for information search. The different types of decisions influence on the level and direction of the search (Hawkins& Mothersbaugh, 2010).

Consumers' purchasing decision and evaluation of alternative-In this step consumers start to compare and evaluate several alternatives in terms of products features and their desire and needs. Sometimes consumers' choices are based on simple decision such as "buy the cheapest products" but there are some decisions that are complex and consist of different processes and stages. In this stage consumers consider which alternative would be the best to fulfill their need (Blythe, 2008).

Consumers' purchasing decision and product choice (purchase decision)

Once consumers have found their relevant alternatives and evaluated them, they should make their choice among the alternatives. Consumers choose the certain products because the product appeals to them. The choice can be influenced by the gathered information from different sources therefore Internet is an effective tool in this stage (Hawkins & Mothersbaugh, 2010).

Consumers' purchasing decision and post-purchase evaluation-The quality of the decision becomes important in this stage of process and how well the choice worked out. Consumers start to compare their perceptions of the product with their expectations (Kardes, et al, 2011).

Consumer Behaviour and Its Key Concepts

Vilky and Salmon have defined consumer behaviour as follows: Physical activity, mental and emotional people do when select, purchase, use and dispose of goods and services to satisfy their needs. In another definition, consumer behaviour is described in this way: Series of activities directly toward the acquisition use and disposal of goods and services occurs. These activities

include the decisions that are made before and after the procedure. to know better Consumer behaviour Seven basic concept that has been emphasized by many scholars be examined .These concepts briefly are: 1) consumer behaviour is motivated .The most basic question about consumer behaviour is why consumer behaviour. Answer to this question can be traced to in definition of consumer behaviour, "so that the needs and wishes will be satisfy." In general consumer behaviour, a motivate behaviour that aim of it is achieving specific goals. The motives are the two types. One is Work motivation that is reason to by a product and related to the product performance in a way that helps to consumer to achieve goal. For example the motivation for a new car can be comfort and mobility, travel and ... Another motivation, personal motivation that related to a consumer wishes to express emotions or other things about his idea. Personal motivation for buying a car can be famous or like beautiful things.

2) Consumer behaviour involves a lot of activities. Each consumer has thoughts, feelings, plans and several buy decisions. Person, who only pays attention to purchase activities, ignored much of the activities associated with it. While marketers have explore a wide range of activities, including thinking about consumer product information, according to the advertising, purchase and re-refer the application to the satisfaction of the consumer.

3) Consumer behaviour is a process. As in the definition of consumer behaviour said and as mentioned above, consumer behaviour included a series of activities (selection, purchase, consumption, etc.) during the purchase and after the purchase is going as continuous process.

4) Consumer behaviour is different in terms of time and complexity. Meaning of amount of spending time in consumer behaviour is time that during it purchase decisions made or time duration of the purchase decision process and refer to the complexity of consumer behaviour in a number of activities and the difficulty of decision. Between duration and complexity of the decision, there is often a direct relationship, it means if condition is the same and other factors

Affecting the decision making process, whatever the decision be more complex, the time needed for whole process is more. Important point about these two factors is that the time and complexity of the decision process and consumer behaviour are different about different people and situation. For example, it is possible buy a car in certain circumstances for a person is very complicated but same circumstances for another person can be considered a simple process.

5) Consumer behaviour includes different roles. At least three different activities form within the process of consumer behaviour. In connection with each of these activities create a role for consumer.

The three roles are:

- A) Affective role on the purchase
- B) The buyer role
- C) The role of consumer

6) Consumer behaviour is influenced by external factors. Consumer decision process somehow influences by outside forces, but the effect itself is not bad or good. Some of these outside forces include culture, subculture, social class, family, environment marketing and...

7) Consumer behaviour is different for different people. Due to individual differences and the impact of outside forces on the different types of people, consumers have a variety of behaviours and these differences cause difficult to predict consumer behaviour and how marketing mix respond.

Factors that influence consumer purchasing decisions

Buying decision process influenced by two factors, controllable and uncontrollable that they are important cultural factors - social, group, and individual psychological factors, and situational factors guild working of the marketing mix.

Consumer involvement-As was mentioned, the motivation of consumers to achieve a specific goal impressed with the effort that he spent to achieve that product or service. Whatever consumers believe that product or services better to satisfy him. Conflict is defined as amount of importance that a person considers for in a particular position for a product and the benefits of it. Functional involvement of a person is product and position. The combination of these item in different times can be different in receive information on consumer motivation. When consumers are going to do something to meet their need and incentive to receive and processing of any information to achieve their goal. While another person may want to access the same information doesn't put in trouble because he thinks this information is not related to his need. Types of buying decisions and conflicts of consumer Purchases decisions are made by consumers are in the three groups: Complicated limit decisions, normal, every day.

1) Complicated decision-Decisions that are adopted to solve the complex problems are consistent with traditional decision making. Decision-making processes for solving complex problems, usually start with motivated to achieve a good. Decisions made are along with a lot of risk. The consumer tries to collect available information as possible, including its memory (local search) also external sources (external search). Each product base on importance of decision, carefully evaluated and between assessments the choice is made according to features of a particular brand.

2) limited decision making-Limited decision making is usually easier and more intelligible. Buyers have little incentive to collect information and are not strict evaluate the options. They use simple rules to select one of the options such cognitive causes the consumer instead of restarting making decision in future, to be able to a general guideline for this purpose.

3) Regular decision making-Complex and time-limited decision making some measurements and data collection provided. Many purchase decisions are made when the goods seen within the store shelf. Selection of such goods, with minimum effort and without prior knowledge of product features usually takes place automatically. Purchase based on habit and repeat purchase behaviour allows consumers to spend less energy to decision of buying this product. Decision making to purchase goods and services in these three categories can be better examined by five factors:

- Level of consumer involvement
- Time of the cost of a good or service
- Amount of data collected and the number of options

Perhaps can be said strongly level of consumer involvement is the most important determining factor in purchasing decisions of classification. When consumers are faced with complex decision making that they want to buy expensive products that they don't know a lot of thing about it. This process is the most complex decision making in purchasing. In decision making consumers are largely involved with the product. Complex decision making process is the same process that was introduced at the beginning of dissection means identification problem, gather information, and evaluate alternatives, purchase and post-purchase behaviour. This requires that users make the right decision. Therefore they should collected a lot of information about the product and brand and evaluate them. Buyers use a lot of factor to evaluate the available options; it is also allocate a great time to gather information. For example, buying a car or house is a complex decision making.

3. Determinants factor of consumer involvement-Involvement rate in purchasing is dependent on the following factors

Previous experience, interest rates, risk status, and social perspectives.

1. Previous experience-When consumers experience about product or service, usually after use samples of the goods learn to make choices quickly. Because they are familiar with the product and find that it can satisfy their need and therefore reduced the level of conflict.

2. Interest-Level of conflict, is directly link with their interest. For example, some people are interested in cars and music ... Usually variety of topics that people are interested in them is from person to person.

3. Risk taking-Whatever, risk taking of a person in buying a product increase, Level of consumer's conflict, also increase. Types of risks that consumer involved with it are financial risk, social risk and psychological risk. Financial risk refers to the loss of a person's wealth or purchasing power because high risk associated with the high risk of expensive purchase. For this reason, many consumers are willing to struggle with the goods. For example, someone who wants to buy a house, spend a lot of time and effort to make the correct decision. Consumers when accept community risk that buying goods able to influence people opinion. For example, driving with an old car can have influence on public opinion to person. Also, consumers suffered psychological risk when feel making a mistake can lead to anxiety and worry. For example, can refer employees parents o keep their children that they can hire a baby sitter or bring him to the kindergarten.

4. Position- Purchase conditions may be become from a low-involvement to a high involvement decision. For example, a person eat sandwich for everyday lunch, but when he goes out to eat with his boss invite him to a luxurious restaurant.

5. Social visibility-Whatever the social visibility of a product increase, its involvement level with product will increase. Products often indicate the social status of their owners. Goods like clothing (famous brand) cars and ... Indicate the status of the person in society associated with social risk.

4. Why study of consumer behaviour is important?-Studies of consumer behaviour, is the result of marketing trends, products and product trends in the philosophy of turning sales and marketing trends. Other factors involved in the development of consumer behaviour: the fast introduction of new products, short product life cycles, increased Consumer protection movements by private groups and public policy, the environment, development and marketing services. In such an environment, having a proper understanding of the consumer and the consumer, there are several advantages. In such an environment, having a proper understanding of the consumer and the consumer, have several advantages. These benefits include helping managers to make decisions, provide a basis for understanding the behaviour of consumers, to help legislators and regulators to enact laws relating to the purchase and sale of goods, services, and ultimately consumers to make better decisions. Consumer behaviour plays a crucial role in the design of promotional campaigns. With science of the behaviour of the audience can choose appropriate media and message. In addition, study consumer behaviour can help to understand concept of social sciences that affect human behaviour. Accordingly, the analysis of consumer behaviour in areas such as design, marketing mix, market segmentation and product positioning and differentiate the necessary and vital. Analysis and study of consumer behaviour

Following questions:

1. How people become aware of the particular need for goods or services?
2. How consumers find their product or service?
3. How consumers do the final selection?
4. What happens when the product or service are provide?
5. How your product choice?
6. How will you pay money for a product?
7. How your product is stored?
8. How transfer your product?
9. How customers use your produce?
10. When customers are using the produce, what help they need?
11. Are there possible to refund or exchange? What is it?
12. How is your product repaired or serviced?
13. What happens when your product is consumed and finishes it use?

5. Perspectives Research of consumer behaviour- A key feature of consumer behaviour is the research base. Research conducted on consumer behaviour divided into three aspects the classification as a guide helps how to think and identify factors affecting consumer behaviour. Decision point: During the early 1970s, 1980s, researchers had focused on the idea that consumers are rational decision for borrowers. Roots of This approach are in cognitive psychology and economics. In This approach evaluated on how consumers through a series of steps try to solve the problem logically. This process includes the detection, investigation, evaluation of alternatives, selection and evaluation after acquisition. Experimental approach:

This approach is based on the assumption that consumers often do not buy base on a perfectly rational decision. In contrast sometimes they attempting to purchase for fun, fantasy and emotions are to goods and services. The roots of this perspective are in motivational psychology, and areas of sociology and anthropology. Researchers who use Experimental approaches, use of interpretive methods. Analysts to gain an understanding of the process, even record folklore and traditions of the community.

6. Behavioural perspective- The peripheral vision is assumed that strong forces are directed toward consumers who no strong feelings or beliefs of the pre-made plans to buy a product. At this point, the consumer through the process of rational decision-making or based on emotion, do not buy the product. Instead, his buy directly cause by affect of behaviour caused by environmental forces such as sales promotion tools, cultural norms, physical environment and economic pressures. At the end, it is necessary

to note that most purchases are made with elements from each of the three perspectives. [1] Wilkie [2] Solomon

Many marketing managers, put base of relationships with customers based on a procedure that is called "individualism", "customer-oriented mass" or "customize". Core of this style, adapted to the needs and demands of individual goods and services for customers, not just one type of goods and services provided to all customers. Thus, we can also assume customize the marketing mix as a factor At Knarmhsvl, price, promotion, place, personnel, physical assets, and procedures (processes) . In this way, a new marketing mix formed with 48 (Gold Smith, 1999, p 179)

Consumer buying behaviour-Consumer buying behaviour has always been regarded as a matter of marketing. Consumer behaviour is based on the following five steps:

- 1) Identify the problem
- 2) Search
- 3) Evaluate Options
- 4) Decide to Buy

5) After purchasing behaviour (Kvnstantynydydys, 2004, pp. 111)

Figure 1, the shows model and the variables that influence consumer buying behaviour as well. This model recognized by marketing professionals and based of consumer buying behaviour is based on this model. (Smykeen, 2000, p 154) As can be seen at this model, individual stimuli (social, psychological, and interpersonal) and external stimuli (environmental, organizational and interpersonal) affect consumer buying behaviour at different phases.

Buyer Orientation- In general, a buyer in the purchase of goods and services doesn't have detailed information of the other marketing mix elements. Buyer Orientation refers to the process in which potential customers think, evaluate, discuss and finally decide on a suitable source of supply for purchase product. The process of finding the source of the customer calls "customer orientation". Buyer Orientation generally contains fifth dimension that are the value, performance, value and benefits of diversity. At following sections details of each of these dimensions is discussed. (Bennett, 1997, p 152)

Value-Apart from the obvious attributes such as quality, fitness for purpose, reliability, etc., price, performance and reputation of the supplier to the buyer are important. In addition, the buyers looking for capacity of technical and symbolic features like being unique, and non- replacement and state of brand .but, there are other considerations. Value, Does not depend on money and other issues are important to buyers. Such as physical effort, distance and time needed to find a good source of product supply. Also, problems such as through a sole source of supply of the product and are also effective.

Performance- Legitimate and efficient source of product delivery can depends on a person close to the source. So distance is important for the buyer. Distance to not only depend on access, choice, freedom to choose and can afford depends on the buyer, but also depend amount of time that is often the most important factor. Reputation and brand power, repeatability shopping, shopping results, and the shape of shelves are also effective performance. Performance generally occurs when the buyer is generally accessible to be supplied in accordance with your expectations.

Value-One of the problems associated with the investment objective of the model is seen at marketing is the limited nature of some products (goods and services for) for delivery to the buyer. For example, a mechanical device that needs to be forced to buy a complete set of parts, but have to take the dress the minimum rental period is three days. These are examples of the savings of scale in the store and seem cannot attract favourable comments buyer. In fact, the savings in terms of cost is at the expense of the

Buyer. Amount says to factors, including quantity, frequency, distribution capabilities, stability, parts, depending on the size and.

Variety-Customers need to have the freedom of choice. A choice often ignored by manufacturers and marketers of goods and services. Selecting is inalienable right customers and is essential in effective marketing. Many people are limited in their choice. Deeper understanding of After Variety can create a broader perspective of the consumer. But the choice is not only offering a variety of products, but also with a variety of prices, payment and delivery of Variety styles, variety of after sales services, insurance, warranty and Can be guaranteed. Savings scale of the supplier cause product is non-diversified, which is a negative for suppliers. For example, a clothing store, the buyer select the desired size limitation, the potential failure of a buyer and critical situations change brands or change supplier.

Benefits-Customers will see the benefits of the product and see if it meets their expectations, then continue relationships with providers. The essential nature and consistent of finding the source process depends on that the customer recognize intended resource offer the best benefits.

Buyer behaviour and marketing mix-To determine the relationship between buyer behaviour and marketing mix, Criteria to specifying trends and buyers in the marketing mix analysis are consistent with each other in a matrix. Table 3 show the superposition. This matrix structure of an integrated approach to marketing and direct communication between customer orientation (5V) and the marketing mix (4p). Marketing states that the product can be described with a distinct marketing mix. The allocation of corporate resources to provide goods and services, such strategies will ultimately lead to achieving corporate objectives (Bennett, 1997, p 154). Customers are trying to find a way to rationalize their goods and services. This process of finding source cause customer refers to a specific resource for products. In This process, 5V is a source to enable the buyer to logic chooses of goods and services works (Bennett, 1997, p 154). Marketing mix come in the rows and columns with 5V. In matrix, buyer activity is shifted from left to right. This process is known as buyer interest. In the marketing mix, supplier should understand how buyer tendency is for each buy? (Bennett, 1997, p 154).

CONCLUSIONS

The aim of marketing concept is to satisfy the consumer at a profit. Business alliance is an efficient route of escape from the storm of competition. However, this advantage should not based on theory because practically in this industrial revolutionary era, business is like cold war, mostly in capitalize economy. In today's competitive world, companies to achieve a competitive advantage should have high attention to customers and their needs (better than competitors). Furthermore, customers in buy products have different orientations that they should be considered in the formulation of Marketing strategies. If the marketing mix is in line with customers' objectives and interests of the customers, in addition to covering the interest, The Company's competitive position relative to competitors in the market will have a very good point and increase the company's profitability in the long term. Market segmentation techniques typically consider client needs with high volume, but the tendency of the buyer tries to prevent. In addition, the buyer tends to show marketing manager's strategic focus should on what and where. And it happens that if buyers tend to be carefully examined. In addition, the fields of marketing management, marketing research and product development can be identified. As a result, the interest of the buyer and its relationship with the corporate marketing mix, opportunities for buyer's orientation from the perspective of consumer behaviour can be obtained using this technique. Tendency of shopper's help marketers understand how and why consumers are buying.

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CAPITAL BUDGETING PRACTICES OF FIRMS: EMPIRICAL EVIDENCE FROM GHANA

Paul Kofi Oppong-Boakye, Kwame Nkrumah University of Science and Technology
Emmanuel Addai, Kwame Nkrumah University of Science and Technology

ABSTRACT

This study examines capital budgeting practices of firms in Ghana. The main aim of this study is to ascertain the capital budgeting techniques used by companies in Ghana. The study reveals that approximately 63% of companies in Ghana use more than one technique in capital budgeting analysis. 84% of the companies that adopt multiple techniques for the purpose of investment appraisal use the combination of net present value and the pay back period while the remaining 16% use the combination of net present value, internal rate of return and the pay back period. None of the companies in the study uses the accounting rate of return or the accounting rate of return in conjunction with other techniques.

KEYWORDS: Capital Budgeting, Ghana

INTRODUCTION

Capital budgeting is a key issue in corporate finance. With limited credit and other sources of financing in today's uncertainties and challenging economic environment, the need to carefully evaluate the profitability of proposed capital investments is more important. Its importance is derived from the fact that the primary goal of every management of an organization is to maximize the wealth of its shareholders. According to Brigham and Ehrhardt (2008) capital budgeting is the decision process that managers use to identify those projects that add to the firm's value. Funds should therefore be made available for any project that promises returns in excess of an appropriate risk-adjusted required rate of return. (Denzil and Head, 2010).

An appraisal system which leads to failure to apply resources to areas which provide a return less the cost of capital results in an opportunity loss (Arnold, 1998). To avoid such a situation, firms use a variety of capital budgeting techniques to evaluate investment projects. Popular among these techniques are payback periods (PBP), internal rate of return (IRR), net present value (NPV), discounted payback period (DPP), profitability index (PI), and accounting rate of return (ARR). Financial managers and academics have not been in full agreement as to the choice of the best capital budgeting method (Ryan and Ryan, 2002). Text books tend to emphasize the NPV rule, often arguing that it is theoretically superior to other methods (e.g. Zimmerman, 1997). On the contrary, surveys on capital budgeting practices across the globe especially in the U.S and the U.K have proved otherwise. Several research works have been done to determine the technique firms' use in evaluating capital investments in the developed economies such as the U.S and the U.K. However, much has not been done to determine which techniques firms in developing countries such as Ghana use in evaluating their capital investments. This study of capital budgeting practices of some selected manufacturing companies in the Kumasi Metropolis was therefore carried out to determine which techniques firms in Ghana use in evaluating capital investments as well as assessing the risk of major investments.

LITERATURE REVIEW

Brigham and Ehrhardt (2002) defined capital as the operating assets used in production. Whiles they defined a budget as a plan that details projected cash flows during some period. Capital budgeting is broadly defined as the systematic evaluation of how much capital to invest in a project or assets and the specific assets companies should use to meet their investment objectives (Cubbage and Redman, 1985). Capital budgeting

decisions are unavoidable if managers want to meet the primary goal of maximizing shareholders' wealth. There are several sequential stages in capital budgeting process. For most large firms, the investment process starts with the preparation of an annual capital budget (Brealey, Myers and Allen). Maccarrone (1996) argued that capital budgeting should be held in the wider context of strategic planning. Because capital investments are so important to the success of the organization, most companies have formal policies of guiding the decision process (Seitz and Ellison, 1999).

Several methods or techniques are used to rank projects and to decide whether or not they should be accepted for inclusion in the capital budget. The payback period (PBP) method is described as the first formal method used to evaluate capital budgeting projects (Brigham and Ehrhardt 2002). Van Horne and Wachowicz (2005) defined payback period as the period of time required for the cumulative expected cash flows from an investment project to equal the initial cash outflows. Many reasons have been cited for the use of payback method. Seitz and Ellison (1999) stated that simplicity was one reason for the popularity of the payback method since it could be easily established. They further argued that payback period was also used as a measure of risk. Managers often believe that the longer it takes to recover the original investment, the more chances there are for something to go wrong.

One the contrary, the payback has been described as theoretically irrelevant and mistaken because it ignores the time value of money and cash flows beyond the cutoff point. Surveys such as that of Graham and Harvey (2001) found that 52% of firms in the U.S used PBP to evaluate capital investments while in the U.K, it was found that 63% of the firms also used PBP to evaluate capital investments (Drury and Tayles, 1996). Some firms use a variant of the regular payback, the discounted payback which is similar to the regular payback except that the expected cash flows are discounted by the project's cost of capital. According to Bhandari (1989), by accounting for the time value of money and objective decision rule the discounted payback period (DPP) overcomes the two serious limitations of the PBP. According to Drury and Tayles (1996), 42% of firms in the U.K used the DPP technique to evaluate their investments and Graham and Harvey (2001) also found that in evaluating investments in the U.S, 29.45% of firms also used the DPP technique.

Ross, Westerfield and Jordan (2000) defined discounting as the process of valuing an investment by discounting its cash flows. The main discounting techniques are the net present value (NPV), internal rate of return (IRR) and the profitability index (PI). These methods incorporate the concept that money has an opportunity cost and time value of money. Van Horne and Wachowicz (2005) defined NPV of a project as a present value of an investment net cash flow minus the project's initial cash outflow. The NPV is seen by most researchers or authorities in finance as the most desirable capital budgeting technique. Under the NPV rule, it is expected that projects with net present value equal to or more than zero should be accepted; if not it should be rejected. The NPV approach assumes that a firm correctly estimates incremental cash flow from each of the available projects, discounts cash flow of each project using a discount rate that corresponds to the risk associated with each project, and accepts all projects with positive NPV (Mukherjee and Henderson, 1987). Unlike the PBP and the DPP criteria, the NPV considers the time value of money and all cash flows throughout the lifespan of the project. The NPV is considered the most desired technique because it is able to tell whether the investment will increase the firm's value and also considers the risk of future cash flows through the cost of capital. Notwithstanding the strength of the NPV criterion, it requires an estimate of the cost of capital in order to calculate the present value which might be very difficult exercise.

Another discounting technique, IRR has been described as the most important alternative to the NPV. It is defined as the discount rate that results in a net present value of zero. The internal rate is the rate earned on money committed to a capital investment and is analogous to interest rates generally quoted in the financial market place (Seitz and Ellison, 1999). They pointed out that, IRR states the profitability of an investment in terms that are generally familiar to managers whether or not the managers have strong financial

background. According to the IRR rule, an investment should be accepted if its IRR is higher than its cost of capital and should be rejected if it is lower. Gitman and Forrester (1997)'s research based on a survey on 268 U.S. firms, found that the IRR was the most popular technique at that time. His finding was supported by a similar survey conducted by Scott and Petty (1984) for large firms in the U.S. A project's profitability index (PI), another discounting technique, is equal to the ratio of the present value of its expected cash flow stream. The profitability index is a benefit-to-cost ratio because it is the ratio of the benefit derived from the investment (the present value of its expected cash flow at the cost of capital) to its cost (the initial outlay). According to the profitability index rule, a project should be accepted if its profitability index is greater than one and rejected if it is less than one.

The accounting rate of return (ARR), also known as Return on capital employed (ROCE) or return on investment (ROI) differs from other evaluation techniques in that, it focuses on accounting profit rather than cash flow. It is defined as the ratio of average accounting investment. The ARR indicates a company's efficiency in generating profit from its assets base. To make an investment decision, the accounting rate of return is compared to a standard, such as the existing average accounting return on the company's assets, or to the company's target accounting return on investment. A central aspect of capital budgeting theory is the concept of risk. Risk is generally defined as any possible deviation of cash flows from the expected or most likely estimate. In the context of investment appraisal, risk refers to the business risk of an investment, which increases with the variability of expected returns (Denzil and Head, 2010). There are several methods of assessing risk and of incorporating risk into the decision making process. A more common way of assessing the risk involved in a project is sensitivity analysis. This is a way of assessing the risk of an investment project by evaluating how responsive the NPV of the project is to changes in the variables from which it has been calculated (Denzil and Head, 2010).

Sensitivity analysis can only provide an indication of what will happen if deviations from expectation occur; it does not provide an indication of the likelihood that such errors will occur. Another way of considering the risk of a project is simulation analysis. Simulation analysis is a risk evaluation technique in which a large number of computer trials are taken to derive a distribution of the expected return of an investment project and a possible variability of that return. The overall objective of simulation is to obtain the expected return of a project and an indication of the variability of that project (Hertz, 1964). There is a very low level of the use of simulation analysis. Drury et al. (1993) found out that, more than 95% of companies rejected simulation analysis. Another more sophisticated way that has been suggested to take risk and uncertainty into account is to specify distributions of possible outcomes for each variable, assign subjective probabilities as to the likelihood of these probabilities occurring and then calculate an 'expected' value from this distribution by multiplying each outcome by the probability of its occurrence. According to Denzil and Head (2010), the risk of an investment project can be examined in more detail by calculating the probability of worst case and the probability of failing to achieve a positive NPV.

Another ways of assessing risk of an investment project is to raise the required rate of return or shorten the payback period. Other methods such as CAPM (also known as beta analysis) and subjective or managers' intuition are also used. The most important, but also difficult step in capital budgeting is estimating project cash flows. It is vital to identify the relevant cash flows, defined as the specific set of cash flows that should be considered in the decision at hand. Brigham and Ehrhardt (2008) identified two cardinal rules that can help one to minimize the mistakes that are likely to be made in the estimation of cash flows. They were of the view that capital budgeting decisions must be based on cash flows, not accounting income and only incremental cash flows should be seen as relevant. Poor estimation of cash flows will result in poor decision irrespective of the model being used. Included in the cash flow estimation is opportunity cost and interest expense. In a sophisticated capital budgeting exercise given unbiased estimates of cash flows, the only remaining task in computing the NPV is to choose an appropriate discount rate reflecting the project's risk. Using of the proper discount rate depends on whether the benefit and cost are measured in real or nominal cash flows. To be consistent, the cash flows should match with the discount rate. The cost of capital is the

required rate of return on the various types of financing. Both the cost of equity and the cost of debt depend on the firm's debt ratio. The higher the debt ratio, the higher the financial risk and the greater the returns required by shareholders and bondholders. Cost of debt and equity are used to estimate the project's cost of capital. In practice, however, it is assumed that the cost of debt is less sensitive to changes in financial leverage than is the cost of equity.

DATA AND METHODOLOGY

using semi-structured questionnaires. The initial sample size was 35, but 30 firms showed their interest in the study by filling the questionnaires. The questionnaires were pre-tested removing biases from the study to ensure validity.

RESULTS AND DISCUSSIONS

Profile of Respondents

Table 4.1 below depicts the profile of the respondents in the study.

Table 4:1 Profile of Respondents in the Study

Industry	Frequency	Percentage
Wood Processing	7	21
Paper Products	2	7
Food & Beverages	4	14
Steel Processing	7	24
Pharmaceuticals	4	14
Rubber Products	3	10
Agriculture	3	10
TOTAL	30	100

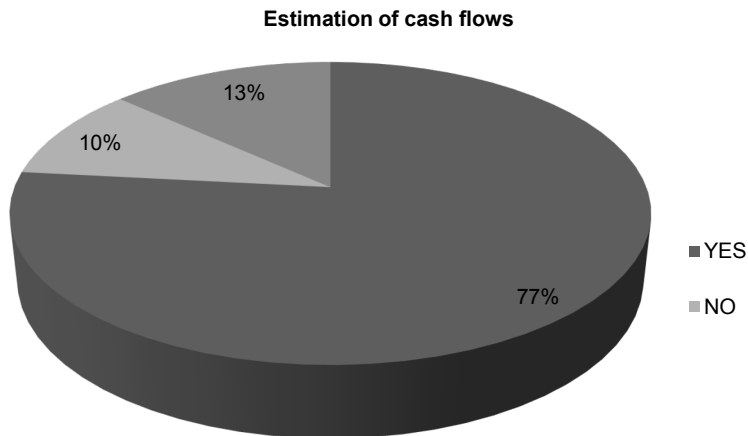
Annual Capital Budget Size The study asked the firms to indicate the average size of the firm's annual capital budget. Although all the firms are large, the size of the annual capital budget did vary among the respondents. The size of the annual budget is shown on table 4.2 below.

Table 4: 2 Annual Capital Budget

Annual Capital Budget	Frequency	Percentage
Up to GH¢ 1 Million	3	10
GH¢ 1 Million - 5 Million	14	47
GH¢ 5 Million - 10 Million	7	23
GH¢ 10 Million - 15 Million	3	10
GH¢ 15 Million - 20 Million	1	3
GH¢ 20 Million or more	2	7
TOTAL	30	100

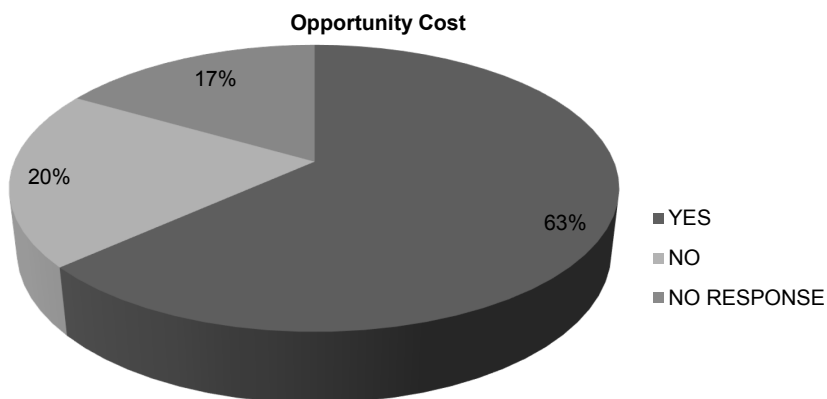
The response to these questions which indicate that 17 companies (56%) spent less Gh¢5million per annum on capital investment provides a good spread of the different size of the firms' annual capital budget. **Estimation of Cash flows** Regarding the estimation of cash flows, the respondents were asked to indicate whether they made an estimate of the cash flow they intend to generate from their capital investments. Unfortunately, this study does not query firms as to which methods they use to arrive at cash flows. Results on whether they estimate the cash flows of their projects are shown in figure 4.1.

Figure 4:1 Estimation of Cash Flows



This study reveals that 23 firms representing 77 percent of respondents make an estimate of future cash flows while 4 firms representing 13 percent reported that they do not forecast cash flows. Three (3) firms representing 10 percent of respondents did not answer this question at all. Cash flows and Opportunity cost Opportunity costs are cash flows that could be generated from an asset the firm already owns, provided the asset is not used for the project in question (Brigham and Ehrhardt, 2008). Figure 4.2 gives a summary of the response given by respondents. According to the study, whereas 63 percent of respondents include opportunity cost in the project cash flow, 17% do not and 20% have no idea.

Figure 4:2 Opportunity Cost

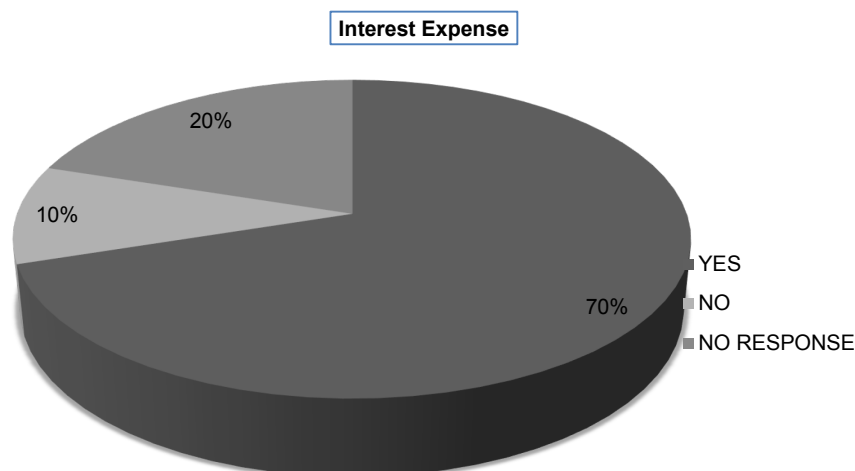


Cash flow and Interest expense

One common mistake that firms make is to subtract interest expense when estimating project cash flow. This study attempts to find out whether firms in Ghana include or subtract interest expense from projects' cash flow. The study reveals that 70 percent of respondents included interest expense in the project cash flow. They opined that subtracting the interest expense from a project's cash flow amount to double counting interest cost since cost of debt is always embedded in the cost of capital used to discount the

project's cash flow. Contrary to the above, 10 percent do not include interest expense and 20 percent had no idea about this and therefore provided no answer to this question.

Figure 4:3 Interest Expense



Capital Budgeting Techniques

One of the main goals of this survey was to determine the capital budgeting technique(s) used by firms in Ghana. Several techniques are available to assist a firm in evaluating a capital budgeting project. The four most commonly cited methods are PBP, ARR, IRR and NPV. The respondents were asked to indicate the capital budgeting technique(s) normally used, including multiple techniques. Their response are summarized in table 4.3

Table 4: 3 Capital Budgeting Techniques

Techniques Used	No. of Firms	Percentage (%)
ARR	0	0
IRR	0	0
NPV	7	23.3
PBP	4	13.3
ARR, IRR	0	0
ARR, NPV	0	0
ARR,PBK	0	0
IRR, NPV	0	0
IRR, PBK	0	0
NPV,PBP	16	53.3
ARR, IRR, NPV	0	0
IRR, NPV, PBP	3	10
ARR,NPV,PBP	0	0
ARR, IRR, PBP	0	0
ARR, IRR, NPV, PBP	0	0
TOTAL	30	100

As summarized in the table above, approximately 63 percent (19 out of 30) of respondents said that they use more than one capital budgeting technique for evaluating their capital investment proposals. 84 percent of companies that use multiple techniques representing 53 percent (16 out of 30) of total respondents used both NPV and PBP to evaluate their investments. The other 16 percent of companies that use multiple

techniques representing 10 percent of total respondents relied on NPV, PBP and IRR. This result is consistent with the results of Verma, Gupta and Batra (2009) which reported that 90 percent of companies they studied were using more than one method for evaluating investment proposals. A survey by Farragher, Weiman and Sahu (1999) concluded that 78 percent of America companies used NPV while Graham and Harvey (2001) gave a similar result, reporting that approximately 75 percent of U.S companies also used NPV. This study on the other hand, reveals that approximately 23 percent (7 out of 30) of companies surveyed use the NPV to evaluate projects. This result is also in conformity with theory which considers NPV as the superior capital budgeting technique.

The study further reveals that 13 percent of respondent companies use the PBP as against 63 percent in Great Britain as reported by Drury and Tayles (1996). Surprisingly, none of the respondents used ARR or IRR or both as single or multiple capital budgeting technique(s) to evaluate their investments. But interestingly, three (3) companies representing 10 percent of respondents used IRR as supplementary technique to PBP and NPV when multiple techniques are used to evaluate projects. Use of Capital Budgeting Techniques Respondents were asked how frequently they use four capital budgeting techniques: PBP, NPV, IRR and ARR. The responses were on a four point Likert scale with the following alternatives: “sometimes”, “often”, “always” and “never”. Table 4.4 portrays the response given by respondents.

Table 4:4 Use of Capital Budgeting Techniques

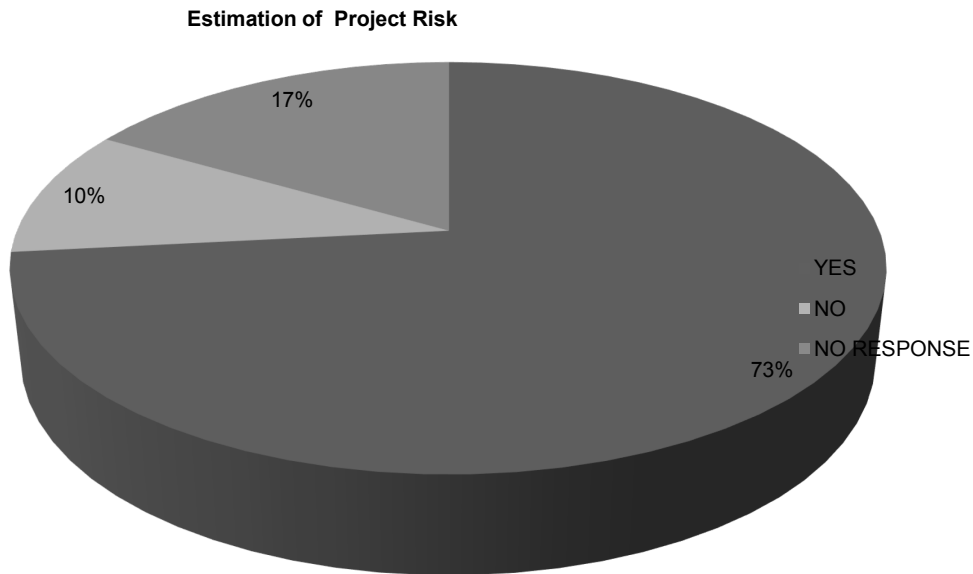
Technique	Sometimes	%	Often	%	Always	%	Never	%
PAYBACK	16	53.3	3	10.0	4	13.3	7	23.3
ACCOUNTING RATE OF RETURN	0	0.0	0	0.0	0	0.0	30	100.0
NET PRESENT VALUE	12	40.0	7	23.3	7	23.3	4	13.3
INTERNAL RATE OF RETURN	3	10.0	0	0.0	0	0.0	27	90.0

Source: Author's field work, July 2012

From table 4.4 above it can be seen that whereas only 7 companies representing 23% had never used payback period, 90% (27) and 100% (30) had never used IRR and ARR respectively. However, only 4 representing (13.3%) indicated that they had never used NPV. It could also be seen that NPV is used most often that any other method. This supports the idea put forward by Ryan and Ryan (2002) who reported that NPV was always utilized by 49.8 percent of the respondents and frequently (“always” and “often” combined) used by 85.1 percent of the respondents.

The cumulative use of NPV rose to 96 percent of total respondents when the “sometimes” category was included. Their report conforms to this study when which also give a cumulative use of 86 percent when the “always”, “Often” and “sometimes” categories are combined. Estimation of Project Risk This study further seeks to determine the technique(s) that companies in Ghana use to assess the risk of major projects. To achieve this objective, respondents were asked in a simple categorical term to indicate whether or not they estimate risk of a project when making capital investments.

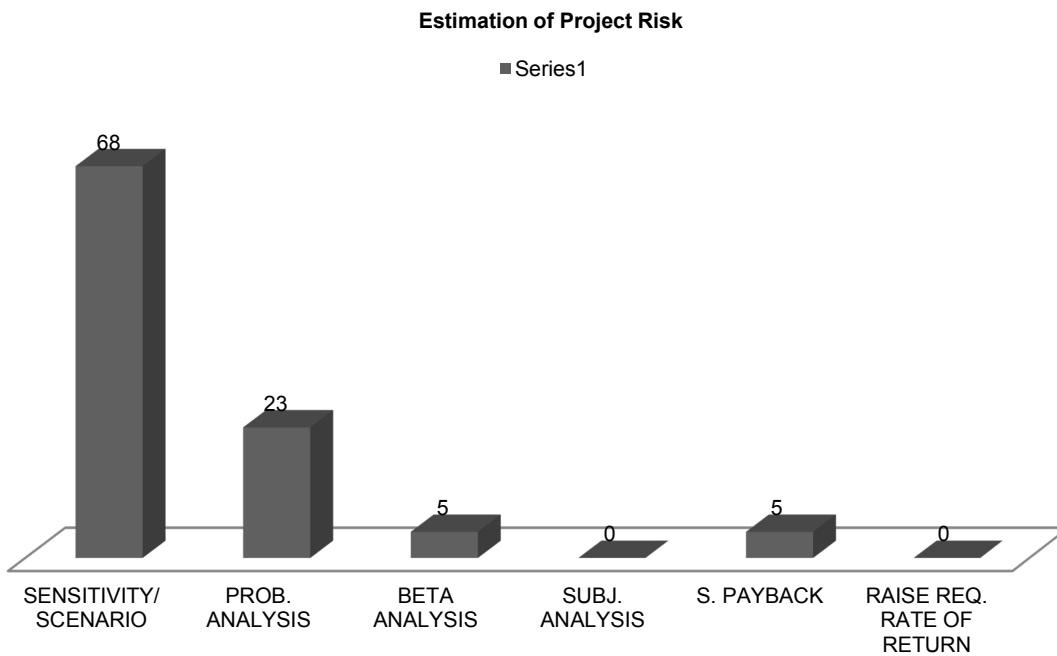
Figure 4: 11 Estimation of Project Risk



Source: Field work, July 2012

As shown on the chart above, majority of firms in Ghana constituting 73 percent required a formal evaluation of risk and 10 percent of the respondents did not required formal risk evaluation while 17 percent did not answer. In 1975 a minority (28%) of large firms in the U.K required a formal risk evaluation (Pike, 1982) but this figure rose to 94 percent in 1997.

Figure 4: 12 Estimation of Project Risk



Source: Field work, July 2012

From the chart above, it can be deduced that the most widely used risk analysis technique is sensitivity/scenario analysis. Of the 22 firms that estimated risk, 68 percent (15 out of 22) use it followed by probability analysis with approximately 23 percent (5 out of 22). This report conforms to a result reported by Arnold and Hatzopoulos (2000). They stated that 85 percent of firm in the U.K used sensitivity/scenario analysis. Beta analysis and shortening payback are also rarely used by companies in U.K. However, they hinted sensitivity/scenario analysis was used in conjunction with raising the required rate of return and/or subjective assessment.

CONCLUSION

The study looked at capital budgeting practices in Ghana which covered 30 manufacturing companies selected in the Kumasi Metropolis. The study reveals that approximately 63% of companies in the study use more than one technique in capital budgeting analysis. Most companies that used multiple capital budgeting techniques also use the combination of NPV and PBP than any other combination. Project risk estimation is undertaken by majority of firms in the study. Regarding techniques used to estimate project risk, the study indicated that sensitivity/scenario analysis is widely used by companies in Ghana. Since the Kumasi metropolis was studied, we intend to expand the study to cover other parts of Ghana to determine other empirical results.

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FISCAL POLICY AND THE ECONOMIC RECOVERY

Paul R. Kutasovic, New York Institute of Technology

Pedro Peixoto, New York Institute of Technology

ABSTRACT

The US economy is now in its fifth year of economic recovery. Comparing performance, measured by various economic indicators, of the current recovery with prior business cycle expansions confirms the popular opinion of a subpar recovery and one that clearly differs from the typical pattern of growth in prior cycles. The recovery is characterized by tepid employment growth, restrained business spending, ongoing weakness in housing, growing income inequality and sluggish wage growth. As a result, economic activity is about \$800 billion below its potential. So, why has the recovery been so tepid? In answering this question, it's important to recognize that a variety of factors are at work. First, the economy still bears the scars of the housing bubble and crash. Second, in contrast to any of the prior expansions, unprecedented fiscal consolidation occurred during this cycle through higher taxes and reduced spending at various levels of government. This study offers evidence showing that the weak recovery in US economic activity and sluggish wage growth is largely a result of this contractionary fiscal policy. A VAR model of the US economy is used to estimate economic growth during the current expansion under different fiscal policy scenarios.

JEL: H5, H7

KEYWORDS: Austerity, Fiscal Contraction, Sluggish Expansion, Multiplier

INTRODUCTION

The US economy is now in its fifth year of recovery following the Great Recession of 2007-09. Although things have improved significantly since the end of the recession, the pace of recovery has been moderate at best. This article looks at some possible reasons underlying the sluggish recovery focusing on the role of fiscal policy. The study is organized as follows: section 2 provides an analysis of the factors holding the recovery back, section 3 examines fiscal policy in the current cycle, section 4 examines the issues surrounding private versus public employment and wages, section 5 examines the theoretical framework for fiscal policy, section 6 looks at empirical estimates. The paper ends with conclusions and future work in section 7.

Factors Holding Back the Recovery

Since the recovery began in the summer of 2009, output growth has been disappointingly slow with real GDP growth averaging a sluggish 2.2%. Progress has also been slow on the job front with the job growth in the current expansion being the weakest since the 1950s. With gains of nearly 10 million jobs since early 2010, the economy finally exceeded its previous peak of January 2008 in late 2014. The question is: why has the recovery been so tepid? There are a number of factors accounting for the slow growth. First, the economy is still bearing the scars of the mortgage-fueled housing bubble and financial market crisis. Although housing has stabilized over the last few years, activity in this sector is still well below that before the recession. Housing starts for the first half of 2014 at around 1 million units are well below the near 2 million starts in 2004 and 2005. Even after double-digit price increases, houses are still 15 percent below their peak value, on average. Second, business investment has expanded but at a sluggish rate. This is not surprising given the weakness in final demand and significant overcapacity in many sectors of the economy. Recent data on capital good orders show some improvement in this sector.

Third and most important, the main factor holding back the recovery has been the public sector. Austerity at the state and local and federal level has reduced aggregate demand to an unprecedented extent during this recovery. In each of the previous 11 business cycle expansions in the post-World War II period, government spending was a key driver of growth. This was not case in this recovery. In contrast, the private sector showed reasonable growth in the recovery. Finally, weakness in Europe, largely the result of austerity measures, reduced the demand for US exports. The case that austerity is actually expansionary has been made by a number of European policy makers including the European Central Bank and the German government (IMF, 2010). The argument is that doing so would reassure investors and induce business investment, generating growth and jobs. In Europe, it didn't happen that way. Moreover, the empirical case for expansionary austerity has collapsed on close examination of the data. The Canadian and Swedish experience in the 1990s cited as examples have been debunked. An IMF study (2010) of 173 fiscal-policy changes in advanced economies from 1978 to 2009 found that cutting a country's budget deficit by 1% of GDP typically reduces real output by about two-thirds of a point and raises the unemployment rate by a one-third of a percentage.

Fiscal Policy in Current Cycle

During the recession and early in the recovery, the federal government played a key role in helping boost economic activity and offset the drop of the private economy. The \$800 billion stimulus package passed in 2009 was a large help. But by early 2010 Federal stimulus wound down and turned negative as spending was cut. Furthermore, at the beginning of 2013 tax rates increased for upper –income households and the end of the Social Security payroll tax hurt household at the other end of the income spectrum. In contrast to the Federal government, tax and spending policies of the state and local government sector has been a drag on economy activity since the beginning of the recession. Since state and local governments must balance their budgets, falling revenues forced them to cut spending and raise taxes. Overall government spending since mid-2009 has declined by nearly 10% while private spending is up over 12%. In 2013, the federal budget deficit shrank at its fastest pace since the late-1960s, dropping to 3.9% of GDP from 6.8% a year earlier. The story is the same in looking at the aggregate cyclically adjusted budget deficit which increased as expected in the recession years from 2007 to 2009 but has since moved sharply toward a surplus indicating the severity of the fiscal consolidation. A major reason for the shrinking government sector is the decline in overall government investment spending following the end of the stimulus program in 2009. Aggregate government investment is largely spending on infrastructure and at 3.4% of GDP in the first half of 2014; it is at the lowest level as a share of GDP since 1948. In particular, Federal Government investment declined to a 54-year low in the third quarter of 2014 at 0.6% of GDP.

Private Versus Public Employment and Income

As noted above, the private and public sectors have been on different paths since the end of the Great Recession. This is clearly evident in the labor market. Overall government jobs are down by 868,000 since the summer of 2009. Federal employment is down by 132,000 while state and local employment has declined by 746,000 jobs. Government employment is still well below its pre-Great Recession peak. In the same period, private sector employment is up nearly 9 million jobs and is 1.7% above its pre-Recession peak of 115.9 million payroll jobs. As one would expect wage and salaries have also diverged in the two sectors. Real personal income, adjusted for inflation using the PCE deflator, increased at a rate of 3.5 percent between 1960 and 2009 and only 1.6 percent during the recovery. One of the reasons for this slowdown is the decline in public sector wages which are down by 0.7 % since the beginning of the recovery. Thus, weakness in the public sector is holding overall wage growth down in the economy.

Theoretical Framework

Within the economic literature, there is much debate on the effects of government spending on output. Moreover, there is little consensus among economists on this issue. The neoclassical models emphasize the distortional effects of government spending (Ramey 2011). In this view, government spending has little or no positive effect on the economy and it might even be contractionary. The notion that cutting the budget deficit can stimulate the economy is often referred to as the “expansionary fiscal contraction” hypothesis. In contrast, in the new Keynesian view government spending can boost output as they offset factors that prevent the private sector from adjusting to economic shocks (Blanchard 2002, Romer 2010). In this approach, prices and wages are sticky and adjust slowly to economic shocks.

To essentially settle the debate one needs a reliable estimate of the government spending multiplier (Christiano 2009). But there are major challenges in measuring it which explains why economists have different views on the issue. One must consider the type of government spending. Spending on education is likely to have a different impact than for an increase in military spending. Also, there is the issue of timing. Do we measure the multiplier impact for 1 quarter or 5 years? Finally the environment is important. Is the economy in a recession and what is happening with monetary policy?

Empirical Estimates

The traditional approach in the literature to estimate the impact of fiscal policy is to look at the relation between government spending and taxes and GDP growth. We develop a structural vector autoregressive model to estimate this relationship and what would have happened to the economy had fiscal policy followed its typical cyclical path. We use the model to stimulate the economy under different fiscal policy scenarios. Preliminary results from our model simulation are:

Fiscal consolidation has a contraction impact on GDP.

A fiscal contraction equal to 1 % of GDP typically reduces GDP by 0.6 percent over a 2-year period.

If government spending and tax policy followed its normal cyclical path in the current cycle, GDP growth would have been between 0.8 to 1.0% higher in the current recovery.

Under the same scenario, the unemployment rate would have been 0.5% lower.

Thus, without fiscal austerity the current expansion would have looked like a typical post World War II recovery rather than the sluggish recovery that was experienced.

CONCLUSIONS AND FUTURE WORK

Fiscal austerity has a contractionary short-term effect on the economy with lower GDP and higher unemployment. The empirical case for expansionary austerity finds little support in the data. The tepid growth evident in the current recovery was largely due to contractionary government policies especially at the state and local government level. What distinguishes this expansion with other post-World War II recoveries is the extent of the fiscal retrenchment. The weakness in wage growth in the current recovery is largely due to declining government payrolls with private payrolls growing at a modest rate. Had government spending and tax policy followed its normal cyclical path, GDP would have grown at a faster rate and the unemployment rate would have been lower. We would have had a pretty normal recovery. In expanding this study we plan to address some other important issues:

Look at the impact of government spending on state and local economies rather than focusing just on national economy.

Examine the impact of different types of government spending and in particular government investment versus government consumption.

Examine impact of infrastructure and education spending.

Examine the time issue regarding fiscal policy multiplier.
Expand the analysis and look at the impact of austerity for certain European economies.

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BIOGRAPH

Dr. Paul R. Kutasovic is Professor of Economics at the New York Institute of Technology and is the Chair of the Economics Department. He can be reached at: New York Institute of Technology, School of Management, Wisser Library, Old Westbury, NY 11568, 516-686-7739,

Pedro Peixoto is a student at the New York Institute of Technology and is a research assistant on this paper.

CARPE - THE STRATEGIC NETWORK OF HIGHER EDUCATION INSTITUTIONS

Juha Kettunen, Turku University of Applied Sciences

ABSTRACT

This paper describes the establishment, activities, and results of the Consortium on Applied Research and Professional Education (CARPE). The general objectives of the higher education institutions in the agreement between the Finnish Ministry of Education and Culture, the maintaining organization, and the universities of applied sciences for the period 2013–2016 include the section on internationalization to guarantee high quality. According to the agreement, the universities of applied sciences form international strategic partnerships to strengthen their focal areas to form joint opportunities for education including double and joint degrees and to intensify collaboration in research and development.

JEL: M1, R1

KEYWORDS: Strategic management, networking, higher education

INTRODUCTION

An education policy of internalization was outlined by the Finnish Ministry of Education (2009). Based on the national outlines, the creation of strategic partnerships was included in the strategic plan of the Turku University of Applied Sciences that was accepted in 2010 (Kettunen, 2010), while the strategic network was established in 2011.

The Dawn of a New Network

The HU University of Applied Sciences Utrecht searched for the best partner for their organization and found the Turku University of Applied Sciences. This constituted the preliminary collaboration between the Dutch and Finnish institutions. The institutions then initiated active discussions, negotiations, and plans. The idea of the strategic network emerged from these discussions in 2008. The heads of the institutions started to look for other partners and began the pioneering process towards creating international strategic partnerships. The criteria of the partnership included that the institutions should be universities of applied sciences, which offer applied research, professional education, regional orientation, and similar fields of education. The promotion of innovation is especially important for the member universities of applied sciences (Kettunen, 2011). Many European institutions were considered and evaluated to achieve the desired result. It was considered reasonable to be selective in the formation of the network in order to achieve high-quality collaboration.

The motivation for the partnership was that Europe represents an important market for export enterprises, which the universities of applied sciences want to support. For example, the Finnish economy is dependent on international export to the extent that export represents nearly 40% of the gross domestic product. Meanwhile, Europe's share of Finland's foreign export is about 55%. Another motivation for the partnership was the European funding for the student and staff exchange and research and development projects. It was decided in the first discussions that the strategic network should not be very large, because trust is essential when experts prepare bids for research and development projects. The general agreement between the institutions creates trust and indicates support for the collaboration. Moreover, higher education

institutions are large entities and it is sometimes difficult to find suitable partners for the projects if the strategic network is very large.

Strategic Network and Its Coverage

Four European universities of applied sciences signed a general agreement to establish CARPE in November 2011. The Manchester Metropolitan University joined the strategic network in 2012 so that the network now includes the following institutions:

HU University of Applied Sciences Utrecht
Turku University of Applied Sciences
Polytechnic University of Valencia
Hamburg University of Applied Sciences
Manchester Metropolitan University

The governance of the CARPE network does not include partnership fees, because each institution pays the administrative, travel, accommodative, and other costs. The student and staff exchange is covered by Erasmus funding. The research and development costs are covered by the external funding of projects. In addition, the funding system of the Finnish central government helps the institutions cover the costs of internationalisation. The CARPE network is open to all partners whether they are higher education institutions, enterprises, or other bodies. They can join the projects of the CARPE universities of applied sciences if they have motivation and objectives that fit the purpose of the project. The network calls CARPE projects all those projects for which there are at least two CARPE partners. It is not reasonable to limit research and development projects to only a few predetermined partners, because the needs of the labour market and working life determine the objectives of the projects.

The mission of CARPE is as follows: “The Consortium of Applied Research and Professional Education is the first strategic alliance of a number of European universities of applied sciences. The partners aim to encourage cooperation in European research programmes and jointly develop educational programmes. They will also mutually exchange students and staff. An important point of departure in this collaboration is the link between education, research, businesses and organisations, thorough which knowledge acquires both social and economic value.”

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FAMILY CONTROL AND DIVERSIFICATION: EMPIRICAL EVIDENCE FOR BUSINESS GROUPS

Alejandro Hernández Trasobares, Universidad de Zaragoza
Carmen Galve Górriz, Universidad de Zaragoza

ABSTRACT

The objective of this paper is to analyse the impact of ownership structure on corporate diversification, with reference to large listed familial business groups. The study tests the relationship between family ownership, concentration of ownership, and degree and type of diversification, by analysing ninety-nine listed business group parent companies and establishing business group diversification as the unit of analysis. The results show how family groups present lower degrees of total and unrelated diversification than non-family groups, showing a preference by family groups for related rather than unrelated diversification. There is also a non-linear relationship between concentration of ownership in family groups and degree of diversification (total and unrelated), showing different behaviour in family groups according to shares owned by leading shareholders.

JEL: M140, M200

KEYWORDS: Family Firm, Business Group, Corporate Diversification and Agency Theory

INTRODUCTION

Ownership structure has become particularly important in the last few years in the study of the determinants of diversification, considering both concentration of shares (Lane, Canella and Lubatkin, 1999; Goranova, Alessandri, Brandes and Dharwadkar, 2007) and the nature of the shareholder effectively in control of the firm (Ramaswamy, Li and Veliyath, 2002; Del Brio, De Miguel and Tobar, 2010). In the latter case, given the importance of family firms in the world economies (Zahra, 2005; Moores, 2009) and the characteristics that distinguish them from non-family firms (Chrisman, Chua and Sharma, 2005), family control could be a decisive factor for diversification, although new evidence is still required (Tsai, Kuo and Hung, 2009). The objective of this study is to analyse the impact of family control on degree and type of diversification (related and unrelated) in large Spanish listed family business groups. After identifying family groups in the sample, we first analyse the differences between family and non-family groups in degree and type of diversification, followed by an evaluation of the joint effect of concentration of ownership and familial control on diversification.

LITERATURE REVIEW

Agency Theory recognises the conflict of interests that can arise between shareholders and company management (principal-agent problem), and the different objectives of effectively controlling shareholders and minority shareholders not represented in management bodies (principal-principal) (Amihud and Lev, 1999). In family firms, the involvement of family members in group ownership and management minimises the principal-agent problem, although a conflict of interest can arise between majority (family members) and minority shareholders (unrelated) (Fama and Jensen, 1985), which in both cases can affect the diversification strategies applied. Also, as the family considers financial results and socio-emotional wealth when maximising its utility function (Gomez-Mejia et al., 2007; 2010, 2011), it is more willing to renounce the former in favour of the latter (Gomez-Mejia et al., 2010) and this can also affect diversification strategies. Gomez-Mejia et al. (2010) sustain that diversification represents a loss of socio-emotional

wealth, and the negative impact of diversification on socio-emotional wealth is greater than its positive impact on risk reduction, so family firms diversify less than non-family enterprises.

When considering the relationship between a family business group and type of diversification, more shares in family hands and greater family involvement in management and control reduces the principal-principal agency problem, in this case reducing the use of unrelated diversification. The family will invest in activities that generate less costs and uncertainty, preferring related diversification strategies that preserve more socio-emotional wealth (Gomez-Mejia et al., 2007) and do not harm the social capital based on familial relations. It prefers diversification strategies that have a positive impact on the business group's performance and create more value, in this case related diversification (Bru and Crespi, 2006).

When concentration of family ownership is high, ensuring control of the business group, the family's goal to maintain its socio-emotional wealth and its desire to reduce risk can be compatible. The management team (with family members) will prefer strategies that reduce family risk and satisfy its particular needs, even when this could be in detriment of minority shareholders, generating a principal-principal (type II agency problem), where the wealth or the latter could be expropriated in favour of family members (Corbetta and Salvato, 2004). As ownership increases in family groups, there is a reduction in total degree of diversification as the principal-agent agency problem diminishes; beyond a certain level, however, a principal-principal problem can arise between the family and the other non-family minority shareholders. In this case, the high risk supported by the family and the possibility of expropriation of wealth in favour of family members facilitates the application of diversification strategies, preferring unrelated diversification

METHODOLOGY

This study uses a data panel comprising 99 firms that lead business groups and were listed on the Spanish stock exchange in 2000-2005 (a total of 594 observations). The firms belong to different sector, and none belong to the financial or energy sectors as they have specific legal and accounting standards. The firms that form part of pyramidal groups dependent on listed parents companies were identified by means of the accounts summaries provided by the Spanish National Stock Market Commission (CNMV) website. Diversification in the analysed business groups was defined by quantitative variables. The respective entropy indices were used to measure total, related and unrelated, diversification (Jacquemin and Berry, 1979; Palepu, 1985). A group is considered to be under a family's control when the family (family members) owns the most important shareholding (directly and indirectly) in the listed parent company, and one or several family members occupy key management positions and sit on the Board of Directors (Miller and Le Breton-Miller, 2006). Degree of concentration of ownership is measured as the shares in the hand of the listed parent company's five leading shareholders (% 5 SHARE) (Kang, 1999).

The following control variables are considered: i) size of listed parent company (LN SIZE), measured by total parent company assets expressed as logarithms; ii) age (LN AGE), measured as the logarithm of the difference between two thousand and the year of establishment of the listed parent company; iii) indebtedness (DEBT), measured as the ratio between the total debt and the total assets of the listed parent company; iv) capital intensity (CAPIT INT), measured as the ratio between total material and immaterial fixed assets and number of employees of listed parent company; v) investment in intangible assets (INTANG), representing the listed parent company's investment in new technologies and measured by the ratio between tangible and total assets; vi) difference between the firm's economic returns and the economic returns for the year of the firms in the sample (ER-ER_YEAR), which enables us to analyse degree of managerial discretion in decision-making; vii) structural change in parent company (SCD), a dummy variable that is 1 when there has been a structural change in the listed parent company and 0 otherwise We first perform a descriptive study showing both the means differences in the model's variables according to

the group's family ownership. Secondly, to estimate the impact of family ownership and concentration of ownership on the group's degree and type of diversification, we use ordinary least squares (OLS).

RESULTS AND DISCUSSIONS

Table 1 analyses the difference in means of the main study variables according to family control of business group. When analysing diversification, family business groups present a lower degree of total and unrelated diversification, with no differences in degree of related diversification. Regarding the model's other variables, listed parent companies controlled by family members show greater concentration of ownership, are less intensive in productive capital, are smaller and have been involved in a smaller number of mergers and takeovers. In relation to mean dispersion in "return on firm investment relative to mean return on investment of sample firms", there are differences between family and non-family parent companies, with less managerial discretionality in the former.

Table 1: Differences in Means of Principal Study Variables According to Family Ownership of Business Group and Correlations Between Study Variables

	MEAN T												
	TD	RD	UR	FAM	%5 SHARE	LN SIZE	LN AGE	DEBT	INTANG	ER-ER_YEAR	CAPIT INT	SCD	
<i>FAM</i>	0,506	0,158	0,348	50,50%	65,96%	11,46	3,59	0,37	0,025	-0,006	4,56	18%	
<i>NO FAM</i>	0,73	0,185	0,545	49,50%	48,36%	12,45	3,66	0,39	0,034	0,006	4,84	27%	
Student	***	NS	***	---	***	***	NS	NS	NS	**	*	**	

* $p < .10$. ** $p < .05$. *** $p < .01$ NS: non-significant; TD (total diversification), RD (related diversification), UR (unrelated diversification), FAM (family business), %5 SHARE (ownership concentration), LN SIZE (Size), LN AGE (age), DEBT (Debt), INTANG (intangible assets) ER-ER_YEAR (difference between the firm's economic returns and the economic returns for the year of the firms in the sample), CAPIT INT (capital intensity) and SCD (structural change in parent company).

Table 2 shows the results of the ordinary least squares and panel data models showing the impact of family ownership of the business group on degree of total, related and unrelated diversification conclusion. The first significant observation on Table 2 is the zero impact of family ownership on degree of total diversification. Family and non-family groups present the same behaviour. Regarding degree of related and unrelated diversification, Table 2 shows how family ownership has a negative impact on degree of the latter (see model 3); in other words, family groups diversify less in unrelated activities than non-family groups. However, there are no differences between family and non-family groups when it comes to diversifying in related activities (see model 2). Therefore, family business groups show a greater preference for diversification in activities related to their core business. The results obtained for the control variables show the existence of similarities between degree of total and unrelated diversification; the size of the group's parent company and involvement in merger/takeover processes has a positive impact on diversification, while greater investment in intangible assets, greater capital intensity and greater difference between the parent company's returns and annual returns reduces the degree of total and unrelated diversification

Table 2: Impact of Family Ownership on Degree and Type of Diversification (OLS)

	MODEL 1: TD	MODEL 2: RD	MODEL 3: UD
fam	-0,066 (-1,39)	-0,029 (-1,21)	-0,906** (-2,60)
ln size	0,137** (8,33)	0,054*** (6,04)	0,082*** (6,29)
ln age	0,073** (2,43)	0,003 (0,20)	0,069*** (2,94)
debt	-0,209** (-1,98)	-0,127** (-2,30)	-0,081 (-0,99)
intang	-0,756*** (-4,73)	-0,350*** (-5,11)	-0,406*** (-3,43)
er-er_year	-2,221*** (-8,06)	-0,445*** (-3,98)	-1,766*** (-7,36)
capit int	-0,065*** (-5,95)	-0,002 (-0,49)	-0,068*** (-7,93)
scd	0,381*** (5,29)	0,088*** (2,79)	0,292*** (5,10)
constant	-0,967*** (-3,95)	-0,486*** (-3,46)	-0,481** (-2,44)
r ²	0,3824	0,1816	0,3620
n	564	564	564

* $p < .10$. ** $p < .05$. *** $p < .01$ NS: non-significant; TD (total diversification), RD (related diversification), UR (unrelated diversification), FAM (family business), LN SIZE (Size), LN AGE (age), DEBT (Debt), INTANG (intangible assets) ER-ER_YEAR (difference between the firm's economic returns and the economic returns for the year of the firms in the sample), CAPIT INT (capital intensity) and SCD (structural change in parent company).

Table 3: Impact of Family Ownership on Degree and Type of Diversification: Existence of a Non-Linear Relationship

	MODEL 1: TD	MODEL 2: RD	MODEL 3: UD
%5 share * fam	-0,797*** (-3,23)	-0,241** (-2,10)	-0,556*** (-2,86)
(% 5 share * fam) ²	0,976*** (3,23)	0,395** (2,53)	0,581** (2,44)
ln size	0,152*** (8,70)	0,062*** (5,92)	0,089*** (6,49)
ln age	0,073** (2,53)	0,004 (0,25)	0,068*** (2,95)
debt	-0,227** (-2,13)	-0,141** (-2,53)	-0,086** (-1,03)
intang	-0,867*** (-5,22)	-0,410*** (-5,41)	-0,456*** (-3,70)
er-er_year	-2,187*** (-7,98)	-0,438*** (-3,92)	-1,748*** (-7,29)
capit int	-0,069*** (-6,31)	-0,000 (-0,01)	-0,007*** (-8,13)
scd	0,340*** (4,74)	0,065* (1,82)	0,275*** (4,79)
constant	-1,102*** (-4,56)	-0,558*** (-3,62)	-0,544*** (-2,81)
r ²	0,3937	0,1977	0,3665
n	564	564	564

* $p < .10$. ** $p < .05$. *** $p < .01$ NS: non-significant; TD (total diversification), RD (related diversification), UR (unrelated diversification), FAM (family business), %5 SHARE (ownership concentration), LN SIZE (Size), LN AGE (age), DEBT (Debt), INTAGN (intangible assets) ER-ER_YEAR (difference between the firm's economic returns and the economic returns for the year of the firms in the sample), CAPIT INT (capital intensity) and SCD (structural change in parent company).

Table 3 analyses the possible non-linear relationship between degree of diversification and concentration of ownership in family groups. The model thus contemplates the percentage of shares owned by the five leading shareholders when the group is under family control (% 5 SHARE * FAM) and its value squared.

Table 3 shows a non-linear relationship between concentration of ownership in family groups and degree of diversification. Initially, increased concentration of ownership of family groups has a negative impact, although after a certain level of family control, increases in family ownership favour diversification. With regards to type of diversification, Table 3 confirms the null impact of family control on related diversification, and the existence of a non-linear relationship between concentration of family ownership and degree of unrelated diversification (as occurs with degree of total diversification). In other words, the relationship between concentration of ownership and degree of diversification is greater for unrelated than for related diversification. In relation to the other control variables, the results are consistent with those obtained before.

CONCLUSION

The results confirm the existence of a relationship between ownership structure variables, degree and type of diversification. More specifically, family groups present lower degrees of unrelated diversification than non-family enterprises, showing a preference for involvement in business related to their core activities. If we consider concentration of ownership in family groups, there is a non-linear relationship with degree of diversification, which decreases (total and unrelated) as concentration of ownership grows; however, from a certain level, increases in concentration of ownership in family groups increase degree of diversification (total and unrelated) This research makes several contributions. Firstly, diversification is measured considering business groups, facilitating the identification of related and unrelated activities and more appropriately showing the group's strategy. Secondly, the study provides new evidence of the impact of ownership structure of business groups with listed parent companies on degree and type of diversification, together with the existence of a non-linear relationship in family groups between degree of diversification and concentration of ownership. Finally, the study contributes to the literature by analysing Spain, which has a legal system based on civil law, with a weaker institutional and regulatory framework in terms of protection of minority shareholders.

The research, however, does have a series of limitations. The article compares family and non-family groups, while it could be more appropriate to consider the last owner of non-family businesses, considering whether they are controlled by banks, non-national companies, investment funds, the State, etc., as different objectives can have different effects on diversification strategies. Also, the results are valid for business groups in which the parent company is listed, and cannot be generalised to family groups or firms that are smaller and/or unlisted. Another possible line of research is therefore to establish the relationship between family ownership, concentration of ownership and diversification for unlisted business groups

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CHRISTIANITY AND PAN-KOREAN NATIONALISM: SOUTH KOREA'S ROLE AS MODEL IN THE GLOBAL WAR ON TERROR

Benedict E. DeDominicis, The Catholic University of Korea

ABSTRACT

The authorities in South Korea have demonstrated greater success in the competition with Pyongyang in generating support in great power polities. The sources of this influence include economic vested interests with South Korea being the fourth largest economy in Asia. Another set of sources includes the large vested interests in US military and diplomatic circles from nearly 70 years of alliance with South Korea during and after the Cold War. South Korean leverage also includes the sympathetic legacy of proselytizing Western and particularly American religious cultural organizations in Korean religiosity and society. Pan-Vietnamese nationalism's rejection of Catholic community self-identity stemmed from the latter's association with France, the imperial occupier. In Korea, American and Soviet Cold War intense, competitive interference supplanted Japanese imperialism. Christianity therefore did not readily become associated with imperial control of Korea by a single external power. Advocacy of South Korea as a development model in soft power competition for influence against pan-Arab and pan-Islamic militants in the Middle East is basically flawed. It lacks an adequate conceptualization of the relationship of religious identity to national identity and the quest for national self-determination.

JEL: F54, Z12

KEYWORDS: Roman Catholicism, Christianity, Nationalism, North Korea, Pan-Arabism, Pan-Movement, Political Islam, Protestantism, South Korea, United States

INTRODUCTION

South Korea's hosting of the November 2010 G20 summit was an opportunity to proclaim South Korea's developed country status again to the world (Oliver 2009). This development occurred within the setting of opportunities created during and after the Cold War within the context of US hegemony (Kennedy 2010). Justification of foreign policy through use of religious symbols is generally not acceptable in today's global political context. It is associated with imperialism and the consequent resistance it generates. According to former US Secretary of State Madeleine Albright, "Diplomats in my era were taught not to invite trouble, and no subject seemed more inherently treacherous than religion" (Farr 2010). The broad range of human rights ideals instead provide the set of symbolic rhetorical resources which today's leaders of expanding states use to justify international influence extension (Axtmann 2007: 536, 42, 45). National self-determination is one such ideal along with civil and political rights. The latter includes freedom of religion as a component of a vigorous civil society. The existence of religious diversity in South Korea facilitates American support for South Korea to the extent that the US establishment authorities see South Korea as a model. The US promotes this model of economic and political development to the rest of Asia and the world (Wolfowitz 2010).

Ethnic lobby groups have a long history of engagement in US politics, and the Korean lobby is no exception (Tiron 2009, Fackler 2014). Relatively cohesive, politically active South Korean Presbyterian Protestants have been observed in American politics (Pew Research 2008). South Korean Christian evangelicals have played a prominent role in leading this political participation (e.g. Worldwide Kingdom/Revival 2004). As one December 2008 Pew Forum US post-election participant, Prof. John Green, noted,

[...] it's worth just spending a moment talking about the different pieces of the structure of faith-based politics in the United States, a structure that's been in operation for more than 20 years. [...] Religious affiliation – the religious communities to which people belong – is a very important part of the structure of faith-based politics. As in the past, religious affiliation is very closely linked to ethnicity and race. It is worth spending a moment on this linkage in the form of “ethno-religious” groups.”

Ethno-religious groups have been important in American politics from the beginning of the republic and some examples are well-known, such as Irish Catholics, Scottish Presbyterians and German Jews. Some of those groups are still important today, but new groups have come on the scene. Thus we have a new version of an old story, with new ethno-religious groups such as Mexican Catholics, *Korean Presbyterians* [emphasis BD] and Arab Muslims, where religious affiliation, ethnicity and race are very closely tied together. This diaspora reinforces South Korea's soft power leverage towards Washington. South Korea with its diverse set of formal and informal religious self-identities coexisting in peaceful democracy stands in marked contrast to other regional actors. These include the totalitarian dictatorship in North Korea and its authoritarian patron in the Peoples' Republic of China (Xu and Bajoria 2014).

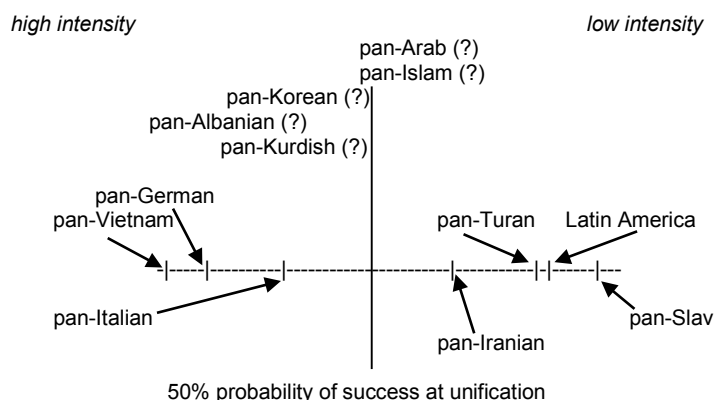
The relationship of religion to national identity is a question of the importance of religious community self-identification as a component of a broader national community identity. Protestant Congregationalist Christian community identity is a historically powerful component of American national identity (Lipset 1997, esp. 9). External actors that can appeal to this strong component of American national identity can evoke favorable latent, intense American nationalistic predispositions.

Nationalism and Pan-Movements

Pan-movements may be fruitfully approached from a comparative regional perspective for the study of nationalism (Behar 2005: 590-95, 605-7). Cottam and Cottam outline the political dynamics of the pan-movement. It associates with a national community that two or more states divide. A larger community that meets the criteria for a terminal community consists of the territorial community, or a major component of the territorial community, of at least two states. A serious political movement that tends towards the unification of two or more states with concentrations of a single national community is one major variant of this pattern. The territorial community would likely then become the terminal community for what would be a new nation state if this movement leads to a broader unity in the form of a larger state (2001, 22). Historically, the pan-Germanic and pan-Italian movements were able to draw upon a sufficiently large section of the population. It had an identity attachment of the requisite intensity in order to be politically successful in creating a nation state that was larger (Ibid. 22). Creating this state typically requires overcoming great power interests in preserving the regional political status quo. The success of Vietnamese nationalism in overcoming great power resistance illustrates the potential power capability inherent in some nationalist social movements.

Pan-Slavism, pan-Turanism and pan-Iranianism are historical examples of other movements that have failed to mobilize identity at the necessary intensity to produce a larger state (Ibid.). Pan-movements receiving media and scholarly attention include pan-Albanian sentiments (De Renzy Channer 2012: 1-24). The challenge of pan-Kurdish political sentiments is again in the media (Gunter 2014: 23-24). Pan-Islam sentiments in the Greater Middle East continue to evoke contention and debate (Lawrence 2011: 134-35). Pan-Arabism and pan-Islamism have attracted sufficient support to have the potential to succeed in at least some of their aspirations (Cottam and Cottam 2001, 22). These two movements, however, are very different.

Figure 1: Community Pan-National Self-Identification



Pan-movements are nationalist movements that seek to unify what are perceived as the politically partitioned territorial components of the nation into one nation state. Relatively successful historical cases include the respective unification movements among the Germans and the Italians. Vietnam was partitioned during the Cold War. The intensity of pan-Vietnamese nationalism to mobilize Vietnamese power capabilities with assistance from Cold War external allies over decades eventually overcame resistance. Pan-Korean nationalism has so far not been successful, but the end of the Cold War has lessened external support for maintaining the partition. Pan-Arab and pan-Islam are politically significant social movements disrupting the de jure and de facto territorial partitions and ethno-sectarian polarizations of the Greater Middle East today.

Cottam and Cottam note that as with most pan-movements, pan-Arabism constitutes an effort to unite elements of a single ethnic community. It would serve as the national community base for a nation state that is much larger. Pan-Islamism, in one of its major manifestations, is rather an effort to unite a universal community of believers in Islam. It is to serve as the national community base for a vastly larger nation state. This national community would be multi-ethnic, multiracial, and multi-sectarian. Both a pan-Arab and a pan-Islamic state would have nationalistic behavior characterizing it; both publics would display a predisposition towards nationalistic behavior (2001, 23). The pan-Islamic nation state, however, would almost certainly display a polarization on the grounds of community identity (Baker 2013). The pan-Islamic national community and the other community identities would behave nationalistically. The community interests that they would be attempting to serve through influencing state policy would be contradictory. Contradictory community interests would characterize the larger Arab nation state as well, but the polarization within it would be comparatively less politically prominent (e.g. BBC Monitoring 2014).

Pan-Koreanism, Pan-Arabism and Us Soft Power

South Korea has been proclaimed a model of success for development within the framework of American Cold War containment and competition with the USSR. South Korea continues to be touted as a model of what the US can accomplish in nation building if it shows sufficient will and determination to do so. The source of success of South Korea in competition with its northern rival lies in the failure of the Communist regime to generate the necessary power instruments to do so. This weakness lies in the inherent contradictions within the Communist block in which North Korea was a client state. They also lie in the development of the sources of soft power support that South Korea has to influence the US foreign policy making process. These sources include a shared Christian identity, including an introduction to Protestant Christianity by way of American missionaries arriving in the late nineteenth century. Following the 1910-45 Japanese occupation and US-Soviet partition in 1945, Christianity has grown in South Korea to constitute at least one-third of the population. Following large refugee movements during the Korean War, conversions to Christianity skyrocketed along with the rapid phase of South Korean industrialization. Simultaneously, the North Korean economic and political model faded in its attractive power while China and eventually the USSR liberalized. Korean Christianity has benefited from its association with the US

while Korean public opinion views the US as providing real solutions to Korea's historic poverty, exploitation and incapacity.

Among the Arab public, the external division of the Arab communities continues in which the US intervenes in its attempts to reinforce it. US Cold War concerns regarding Third World radicalism being sympathetic to a perceived, expansionist Moscow was the primary US motivation. As in Korea, Cold War vested interests over decades of engagement have become themselves a motive for US continued Middle East intervention and US reactions to threats to them.

US and Soviet intervention and frustration of regional aspirations for national self-determination contributed to the rise of political Islam as a mass movement for social and political change. US opposition to militant political Islam constitutes a critical weakness in soft power-based tactical efforts that the US employs to maintain its influence in the region. The Long War is likely to last for generations while the US strives to maintain the territorial status quo in upper Mesopotamia and the Levant (Borer and Berger 2007: 457-58, 61-62). The collapse of the North Korean regime and the reunification of Korea, in contrast, is much more likely to be comparatively soon.

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CORPORATE SOCIAL RESPONSIBILITY IN THE US BANKING INDUSTRY

Firuz Madrakhimova, University of North America

ABSTRACT

This proposed qualitative research will examine the effect of corporate social responsibility and financial performance in the banking industry. The selection of qualitative method for the proposed study is supported by Creswell's (2009) approach to qualitative inquiry.

KEYWORDS: Business, Corporate Social Responsibility, Stakeholder

INTRUDUCTION

There has been an ongoing debate at the beginning of the industrial age, debate has raged over whether or not companies carry a responsibility solely to make profit, or whether they have a responsibility to the society from which they generate a profit (Freeman, 1984). Today, social responsible banking has become a well-established notion in the financial services industry (Parsons, 1964). The banking industry is considered the engine of an economy. It provides necessity in nature to the society and whose policies and decisions can largely affect public interest (Miles and Huberman, 1994). Banks manage financial risks, monitor borrowers and organize payment system (Greenbaum & Thakor, 2007), which helps to improve market efficiency. Numerous studies have assessed how banks affect the economy. Levine (2004) and Scholtens (2009) suggest that the banking system is playing an important role in economics and sustainable development. The issue of corporate social responsibility had been addressed during recent several decades by the scholars from all over the world. It's specifics in banks as they are active players on the CSR field attracted particular interest of the researchers. So such authors as Ararat (2006), Islam (2008), and Adelopo (2012) paid attention to some regional financial markets and their specifics of the corporate social responsibility. On the other hand such scholars as Yiannaki (2009), Arbak (2013), addressed their research to some particular issues concerning implementation and functioning of the corporate social responsibility in banking.

"One of the definitions used in managerial literature is that quality is the extent to which the product meets the demands; another is customer satisfaction" (Drucker, 1999).

Corporate social responsibility - it is a very important part of banking, because society's expectations of the bank, as well as from any other large organization, is much broader than just the need to pay taxes, support staff salaries and income to shareholders. The Company expects to find solutions of social problems.

Purpose of the Study

The purpose of this qualitative study is to explore the phenomenon of corporate social responsibility in the United States banking industry. Also, this study will permit the researcher to understand if and how participants in the US banking industry describe their experience with corporate social responsibility.

This study aims to:

Understand how participants describe the role corporate social responsibility plays in the banking industry.

Understand how participants describe the alignment of a bank's core business principles with corporate social responsibility.

Significance of the Study

The increasing demand for organizations to demonstrate corporate social responsibility and to create positive social change is evident across all industries, including banking. Previous studies have focused on Return on Investment, stakeholder demands, environmental impacts and even legal implications associated with corporate social responsibility. Unfortunately, most of the past research was conducted in areas other than banking. Additionally, while all of these areas of study are certainly important to better understand corporate social responsibility as whole, arguably the most important issue of social impact has been barely researched within the general literature and virtually nonexistent in the banking literature. This study may provide a significant missing link in the complete understanding of corporate social responsibility and offer meaningful insight to practitioners in both banking and non-banking related industries.

Research Question

The following research questions will guide this proposed qualitative research study. The research questions will ask the following:

What is the role of corporate social responsibility in the banking industry?

How does the implementation of corporate social responsibility practices affect governance of the banking industry?

How does the implementation of corporate social responsibility practices affect employees?

How does the implementation of corporate social responsibility practices affect banking consumers?

LITERATURE REVIEW

This chapter describes the literature pertaining to corporate social responsibility. It also describes the sources of literature and how it's organized. Since the late 80's of the XX century in many Western countries, the companies received broad support and development of the philosophy of corporate social responsibility. Evolution of a concept of corporate social responsibility passed certain stages. The starting point can be considered Bowen's, "Social Responsible Businessman," which was published in 1953. It reflected the determination of the meaning of the concept, as well as opportunities for further detailed study of the corporate social responsibility. Subsequent were studies of corporate social responsibility presented by Davis (1960), McGuire (1963), where they specified the concept and content of social responsibility. Currently promising direction is the study of politics as an extension of the theory of corporate social responsibility stakeholders. Following the publication of a study by Freeman in 1984, this theory began used widely to analyze and explain the relationship of the company and society.

Author defines stakeholders as any group or individual who can affect or are affected by the achievement of organizational goals. Similar definition of stakeholders can be found in future studies of A. Carroll (1999). As noted above, the concept of corporate social responsibility formed in the whole world recently, about 60 years ago. Prior to this period, there were different standards and regulations in the areas of corporate governance, corporate ethics, and relationships with competitors, responsibilities towards the society and the country. Social policy rules and standards have not been developed at all because there was use of the "random" approach. However, from the late 60s - 70s leading U.S. and European companies have started to come to an understanding of the need to unite different elements of corporate policies related to the relationship of the company with the environment, and to the development of a single integrated approach to interaction with society. Such a policy, on the one hand would have to be associated with the philosophy of the company, its marketing strategy, and it should meet the expectations of society.

METHODOLOGY

The purpose of this qualitative study is to determine the methodology of the research and the ways how data will be collected. Within the world of business, the main “responsibility” for corporations has historically been to make money and increase shareholder value. In other words, corporate financial responsibility has been the sole bottom line driving force. However, in the last decade, a movement defining broader corporate responsibilities— for the environment, for local communities, for working conditions, and for ethical practices—has gathered momentum and taken hold. This new driving force is known as corporate social responsibility. This qualitative study will use a phenomenological tradition (Creswell, 1998) to understand the research question. "Qualitative research is an inquiry process of understanding based on distinct methodological traditions of inquiry that explore a social or human problem. The research builds complex, holistic pictures, analyzes words, reports detailed views of informants, and conducted the study in natural setting" (Creswell, 1998).

Denzin and Lincoln (1994) provided a generic definition of qualitative research, that is, "Qualitative research is multi-method in focus, involving an interpretive, naturalist approach to its subject matter." The 'multi-method in focus' is described as "the combination of multiple methods, empirical materials, perspectives and observers in a single study is best understood, then as a strategy that adds rigor, breadth, and depth to any investigation" (Flick, 1992). Furthermore, Creswell (1998) gave his definition of qualitative research focusing on the methodological nature, the complexity of the end product and its nature of the naturalistic inquiry; Creswell (1998) categories five traditions of qualitative research; Biography explores the life of an individual; Phenomenology aims to understand the essence of experiences about a phenomenon; Grounded Theory focuses on developing a theory grounded in data from the field; Ethnography describes and interprets a cultural and social group and a Case Study focuses on developing an in-depth analysis of a single case or multiple cases.

The phenomenological inquiry is particularly appropriate to address meanings and perspectives of research participants. The major concern of phenomenological analysis is to understand "how the everyday, inter-subjective world is constituted" (Schwandt, 2000) from the participants' perspective. The basic philosophical assumption underlying this inquiry has most often been illustrated by Husserl's (1962) statements - "we can only know what we experience." The essence is the central underlying meaning of the experience shared within the different lived experiences. There has been important phenomenological research to be conducted to understand the experience of banks about corporate social responsibility and to discover the essence of other type's corporate social responsibility experience. Instruments use more flexible, iterative style of eliciting and categorizing responses to questions.

Creswell (2005) argued that researchers designing qualitative studies need clear criteria in mind and need to provide a rationale for their decisions. Qualitative researcher need to examine the typology of 16 strategies for purposeful sampling advanced by Miles and Huberman (1994). This proposed research use maximum variation, criterion and convenience. According to Creswell, "it is essential that all participants experience the phenomenon being studies in phenomenological study". Criterion sampling works well when all individuals studied represent people who have experienced the phenomenon. All individuals meet the criterion" Criterion sampling involves selecting cases that meet some predetermined criterion of importance (Patton, 2001, p. 238). This study will use criterion sampling. In qualitative research, the inquirer purposefully selects individuals and sites that can provide the necessary information. Purposeful sampling means that researchers intentionally select participants who have experience with the central phenomenon or the key concept being explored (Creswell, 2005). A number of purposeful sampling strategies are available, each with a different purpose. One of the more popular is maximal variation sampling, in which individuals are chosen who hold different perspectives on the central phenomenon. The criteria for maximizing differences depends on the study, but it might be race, gender, level of schooling,

or any number of factors that would differentiate participants (Creswell, 2005). The central idea is that if participants are purposefully chosen to be different in the first place, then their views will reflect this difference and provide a good qualitative study. Another approach is to use extreme case sampling of individuals who provide unusual, troublesome, or enlightened cases. In contrast, a researcher might use homogeneous sampling of individuals who have membership in a subgroup with distinctive characteristics (Creswell, 2005).

This study will employ both criterion and purposeful sampling strategies. The samples selected for this study will be in Northern Virginia area and researcher will contact bank employees at all levels to conduct this research, in order to determine perspective of employees at a different levels. The purpose of this section is to collect appropriate and valid data for the research. Researcher will use interviews and documents for data collection. During the interviews researcher conduct an unstructured, open-ended interview and take interview notes; conduct a focus group interview audiotape the interview, and transcribe the interview. There are a variety of methods of data collection in qualitative research, including observations, textual or visual analysis and interviews. However, the most common methods used are interviews and focus groups.

During the data collection researcher use documentations where researcher keeps a journal during the research study; analyze public documents; and etc. One advantage of qualitative methods in exploratory research is that use of open-ended questions, and probing gives participants the opportunity to respond in their own words, rather than forcing them to choose from fixed responses, as quantitative methods do. Open-ended questions have the ability to evoke responses that are: meaningful and culturally salient to the participant; unanticipated by the researcher and rich and explanatory in nature. Another advantage of qualitative methods is that they allow the researcher the flexibility to probe initial participant responses – that is, to ask why or how. The researcher must listen carefully to what participants say, engage with them according to their individual personalities and styles, and use “probes” to encourage them to elaborate on their answers. Sample interview questions from interview protocol will include:

Is corporate social responsibility necessary in banking? In your opinion, what role does corporate responsibility play in the banking industry?

What are advantages and disadvantages of corporate social responsibility in the banking industry?
What is the role of corporate social responsibility in the corporate governance of banks?

According to Creswell (2005), in quantitative research, reliability, validity, generalizability and objectivity are the criteria. In qualitative study, Rossman and Rallis (1998) make the judgment in terms of the following. The truth value of the research: to judge the truth value depends on "how adequately multiple understandings are presented and whether they ring true, i.e. to have face validity. According to Creswell (1998), five strategies are suggested to obtain this truthfulness: 1. Gather data over a period of time or intensively rather than in a one-shot manner; 2. Share the interpretations of the emerging findings with participants; 3. Design the study as participatory or action research from beginning to end; 4. Triangulate, i.e. to draw from several data sources, methods, investigators, or theories to strengthen the robustness of your work and 5. Contextualize the findings to the specific setting and participants, i.e. the conclusions are bounded by time and space. The researcher will use all of above-mentioned strategies to obtain truthfulness of the proposed study.

Depending on their philosophical perspectives, some qualitative researchers reject the framework of validity that is commonly accepted in more quantitative research in the social sciences. They reject the basic realist assumption that there is a reality external to our perception of it. Consequently, it doesn't make sense to be concerned with the "truth" or "falsity" of an observation with respect to an external reality (which is a primary concern of validity). These qualitative researchers argue for different standards for judging the

quality of research. For instance, Lincoln and Guba (1985) proposed four criteria for judging the soundness of qualitative research and explicitly offered these as an alternative to more traditional quantitatively-oriented criteria. They felt that their four criteria better reflected the underlying assumptions involved in much qualitative research. Their proposed criteria and the "analogous" quantitative criteria include credibility, transferability, dependability and conformability.

Transferability refers to the degree to which the results of qualitative research can be generalized or transferred to other contexts or settings. From a qualitative perspective transferability is primarily the responsibility of the one doing the generalizing. The qualitative researcher can enhance transferability by doing a thorough job of describing the research context and the assumptions that were central to the research. According to Creswell (1998), the person who wishes to "transfer" the results to a different context is responsible for making the judgment. Therefore, this purposed study aims to have a transferable research. Attention to the judgments about the validity of research-generated knowledge claims is integral to all social science research. During the past several decades, knowledge development has been split into two communities: conventional researchers and reformist researchers. Narrative research is positioned within the reformist community. The two communities use different kinds of data and employ different analytic processes. In both communities, researchers develop arguments to convince readers of the validity of their knowledge claims. Both need to respond to threats to validity inherent in their designs. The threats particular to narrative research relate to two areas: the differences in people's experienced meaning and the stories they tell about this meaning and the connections between storied texts and the interpretations of those texts. The narrative for this study will be organized in a series of themes that emerged from the data analysis and coding process.

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HOW STICKY ARE DIVIDENDS? COMPARING PAYOUT POLICY BEFORE AND AFTER THE FINANCIAL CRISIS

Thomas O. Miller, West Chester University of Pennsylvania

ABSTRACT

This work-in-progress research analyzes dividend stickiness by examining managers' decisions whether to cut dividends when facing cash flow shortfalls. I present two hypotheses regarding this decision. One, which I label "tradition", suggests that managers are looking back at dividend history, and view cutting as a last resort. The other suggests managers are forward looking and base their decisions primarily on expectations about future performance. Analysis of maintaining and cutting groups with poor cash flows lend support to both hypotheses, but firms that maintained their dividend see significant increases in sales growth, and in some cases cash flow, the following year, indicating that managers are forward looking. Firm leverage is particularly important for determining whether a firm cuts its dividend under cash shortfalls. Since a financial crisis often represents an opportunity for managers to go against "tradition," a post-2007 sample was created to see if decisions to cut dividends differed dramatically from pre-crisis behavior.

JEL: D22, G34, G35

KEYWORDS: Dividends, Financial Crisis, Payout Policy, Stickiness

INTRODUCTION

Since Lintner (1956) it has been well documented that dividend payouts to shareholders are smoothed, with last period's payout having the largest impact on this period's. Lintner's findings along Miller and Rock's (1985) documentation of a negative reaction to dividend cuts have led to the interpretation of dividends as sticky. Once a firm starts paying a level of dividends it becomes very reluctant to cut, meaning they are essentially "stuck" there. One explanation for stickiness is that it reflects tradition. Managers may believe that if their firm has been paying dividends for an extended period that those dividends are part of the identity and culture of the firm. Brav, Graham, Harvey, and Michaely (2005) report in their survey of managers that most consider maintaining dividends of equal importance to determining investment levels, which is in stark contrast to Miller and Modigliani's (1961) dividend irrelevancy hypothesis. Skinner (2008) building on Brav et. al (2005) also suggests that firms pay dividends out of historical obligation. This represents a view that stickiness signals the past, firms that have always paid dividends will strive to continue that policy, and perhaps incur serious costs to do so, all to avoid going against long standing tradition.

An alternative explanation is that firms use dividends as a signal of their future expectations. Benartzi, Michaely, Thaler (1997) examine whether dividend changes signal the future or the past. They find that while increases do not lead to future increases in cash flow, firms that raise dividend payouts are much less likely to experience declines in cash flow in future periods. Cash flows fluctuate even for the most stable firms, but a fluctuating dividend is less attractive to income seeking investors. To address this disconnect between cash flow stability and investor preferences firms maintain dividends to retain consistency in shareholder payouts, a phenomenon Lintner refers to as dividend "smoothing." Under this model short term shocks should not affect dividend payouts, unless they also indicate changes to a firm's future earning potential.

In this paper I focus on the dividend decisions of firms facing cash flow short falls, both before and after the 2008 financial crisis. Following severe negative shocks to cash flow and/or earnings dividend paying firms are faced with a decision between two presumably costly alternatives. The firm can continue to pay dividends at current levels, either by drawing down internal cash reserves or engaging in external financing, or cut dividends giving a negative signal to the market and risk reduction in share price and other negative reactions from investors. Leary and Michaely (2011) note that dividend paying stocks are often held by income-seeking institutional investors very concerned about payout levels.

LITERATURE REVIEW

An important concept to the framework of this paper is the costs of external financing that could determine a firm's willingness to raise funds in order to maintain its dividend. As described by Myers and Majluf (1984) firms would be likely to forgo increasing dividends to build financial "slack" to ensure optimal future investment. If firms pay dividends and maintain them through difficult times, they must bear the costs of external financing to do so. Therefore firms with high costs of external financing should then be more likely to cut dividends if short term cash flows cannot support them. These costs of external financing can be measured by firm leverage and, more directly, credit ratings for those firms where data is available.

Related to this issue is Easterbrook (1984) which provides two agency cost explanations for why firms pay dividends. The first is that it is costly to monitor management and that paying dividends reduces the amount of cash at managers' disposal. The second rationale is with reduced cash, managers must now go to the capital markets to finance new ventures. The markets can then monitor managers by only financing value creating projects. In this situation firms, would simultaneously raise cash from external sources while also paying dividends. Because of stickiness, firms using this practice may transition from raising cash while paying dividends to raising cash specially to pay dividends. This concept of dividend financing is explored further in a later section of the paper.

A more recent paper studying dividend stickiness is Aivazian, Booth, and Cleary (2006), which focuses on the type of debt a firm has and how these different debt types affect the firm's dividend decision. Aivazian et al find that firms with bank debt exhibit a strong correlation between dividends and current earnings, which essentially equates to non-sticky dividends. Conversely, they also find that firms with publicly traded debt, and thus a credit rating, are more likely to engage in dividend smoothing, as predicted by the Lintner model. The paper also finds empirically that the same fundamental factors that influence paying a dividend also influence access to public debt, particularly size and asset tangibility. Aivazian et al indicates a clear link between a firm's outside financing options and its dividend behavior. Grullon, Michaely, and Swaminathan (2002) build on Benartzi, Michaely, and Thaler (1997) and argue that dividend increases are a sign of firm maturity.

They find that earnings do not increase following dividend increases, but, rather, increase leading up to the dividend change. They do find, however, that earnings are much less likely to decrease following a dividend increase, suggesting the real information in dividend changes is that previous increases in earnings are permanent. Grullon, Michaely, and Swaminathan use these results to suggest that dividend increases convey information about a firm's discount rate. They find empirical support that as firms age and become less risky and offer less return they will increase dividend payments. This provides support for the "forward looking" hypothesis to be discussed in the next sections. This suggests that when firms notice a change in their future prospects, in this case decreased risk, which will impact the firm's dividend policy.

HYPOTHESES

The first hypothesis I consider for how firms make their dividend decision is the “tradition” hypothesis. The tradition hypothesis is based on the work of Brav et al (2005) and Skinner (2008). Brav et. al find in a survey of top management (CEO and CFOs) that many managers view dividends as a “burden” and were felt significant pressure to maintain them. When questioned further many said if they were to run a company from inception they would never introduce a dividend, instead distributing cash through repurchases. Skinner (2008) builds on this result by observing that a vast majority of the dividends in the market are paid by a small number of firms (approx. 300) with long dividend histories. He asserts that these firms are continuing to pay dividends simply because they always have, essentially dividends are a tradition for these firms. This hypothesis is also consistent with a line of behavior research that suggests dividends have become a social norm (Frankfurter and Lane, 1992). The rationale is that dividends once served a purpose in mitigating information asymmetry problems, but over the course of time, however, dividend paying evolved into a custom that is difficult to question and hard to resist. Baskin (1988) reviews the historical development of corporations in the United States and the UK and observes that investor pressure turned dividend paying into a normative behavior that is difficult to evade.

The “tradition” hypothesis says that firms are looking backward when deciding to maintain or cut dividends this period. This hypothesis predicts that the longer a firm’s history of maintaining dividends, the greater the likelihood it will continue to maintain them. This hypothesis is consistent with Lintner’s model, as last period’s dividend is the primary factor influencing this period’s. The “tradition” hypothesis also implies that dividend cuts would be a method of last resort. Firms have little incentive to cut dividends until they absolutely must. This leads to a prediction that dividend policy choices (to cut or not) should have little effect on future performance. The difficulty in testing this hypothesis is that a “tradition” is a nebulous concept. Surely thirty years of paying a dividend would constitute a tradition, but what about ten or five? Is a firm with twenty years of maintaining dividends any less set in its policy than a firm with thirty five years of maintaining? Providing clarity in this area will be an important step in testing this hypothesis.

If the “tradition” hypothesis is backward looking, then its alternative is forward looking. The “forward looking” hypothesis predicts that future firm prospects are the primary influence on a firm’s dividend policy. Grullon, Michaely, and Swaminathan (2002) provide some of the strongest support for this argument. They show a firm’s understanding of its future discount rate is the driving factor behind dividend increases. The difficulty in testing this hypothesis is determining the best way to measure future firm prospects. Easterbrook (1984) suggests that the costs of and access to external financing would be a good way to capture such prospects.

This hypothesis is also consistent with Lintner (1956). Dividend smoothing is a firm’s attempt to separate earnings volatility from payout volatility. Under this model a choice to cut dividends would indicate a change in the future outlook of the company. The “forward looking” hypothesis suggests that maintaining dividends signals that while current circumstances for the firm may be poor; managers’ outlook on the future of the company has not changed. A prediction of the forward looking hypothesis is that following poor performance firms that maintain dividends should improve, returning to established levels.

RESULTS AND FURTHER RESEARCH

For a sample of firms from 1987-2007 analysis of differences in means across all firm years where companies maintain versus cut their dividend give indications that both hypotheses could be valid. Cutting firms have poor, and often negative, growth rates on key financial measures suggesting that only extreme financial stress motivates firms to cut their dividends. With the documented adverse market reaction to dividend cuts found in Miller and Rock (1986) it makes little sense for firms doing well to reduce payouts, so the poor performance of cutting firms logically follows.

Next new sub-samples were created for firms under various conditions of financial stress. Again, differences in mean tests were conducted across maintaining and cutting firms. After using a number of different measures to account for financial stress firms with both negative income and operating cash flow and firms with cash flows less than previous dividends are made the focus of further analysis. Somewhat surprising is that 45.7% of firms with negative income and cash flow continue to not only pay dividends, but maintain their previous dividend levels. Analysis of summary statistics shows the key variables that appear different between maintaining and cutting firms are asset growth and leverage. The next step in this research is to repeat this process using a new data set for 2008-2013 to see if the financial crisis and subsequent “great recession” impacted dividend policy decisions.

CONCLUSION

Overall the results reported in this paper lend support to both the “tradition” and “forward looking” hypothesis. Since the “tradition” hypothesis is possibly rooted in a behavior social norm, it is extremely difficult to produce a direct and clean test on the hypothesis. A direct test of the “forward looking” hypothesis shows that in three out of four samples sales growth is greater for firms who maintained their dividend. Although I cannot dispute that dividend history plays an important part in managers’ dividend decisions, results seem to indicate that the most recent history is far more important than any longstanding traditions.

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Thomas O. Miller is an assistant professor of finance at West Chester University of Pennsylvania.

NIGERIA AS AN EMERGING MARKET: INVESTMENT HUB FOR VENTURE CAPITAL AND PRIVATE EQUITY FUNDS

Omopeju B. Afanu, Markibook Group

ABSTRACT

This paper would elaborate on the untapped investment opportunities in certain key developmental and economic sectors in Nigeria that have the potential to raise the Nigerian economy, from its current status as the largest economy of Africa, to one of the fastest growing and largest global economies of the 21st Century within the next 5 years; ranked amongst the big 5 economies. These investments would also guarantee higher than normal returns for the investors with the focus being Venture Capital and Private Equity Funds based on their zero interest and long term repayment plans whilst looking at avenues to secure and protect investors.

JEL: G10; G11

KEYWORDS: Private-Equity, Venture Capital, Investments Funds, Emerging Markets, Return on Investments

INTRODUCTION

Nigeria has the largest economy in Africa with the size of its economy as at 2013 estimated at \$521.8 billion with a GDP per capita of about \$3005.51 with South Africa coming second with a GDP estimated at \$350.6 and a GDP per capita of about \$6,617.91 (World Bank Data, 2014). In consideration of the size of the Nigerian economy, the volume of investment from venture capital and private equity funds is not commensurate with the expectations and forecasts compared to other African countries. Nigeria currently has a higher return on investment compared to other parts of the world taking into consideration its population size, democratic stability, improved legal and business environment and framework. A recent survey by RisCura Fundamentals (2013) revealed that the majority of private equity managers believe that Africa is now the most attractive investment emerging-market region in the world. Ultimately, demonstrating that broad exposure to the African growth story cannot be fully accessed without considering private equity. While private equity has its own shortcomings; it has the great advantage of being able to access companies outside of the narrow confines of listed markets (Ord, 2013). Nigeria does not require soft loans and grant by the industrial nations to improve its economy rather it requires direct investment from venture capital and private equity funds that would improve and cater to its long term financial needs. These investors would be partners in the business and would ensure the success of the business to guarantee the projected return on investment and revenue forecast.

Sectors of Focus for Venture Capital and Private Equity Investments

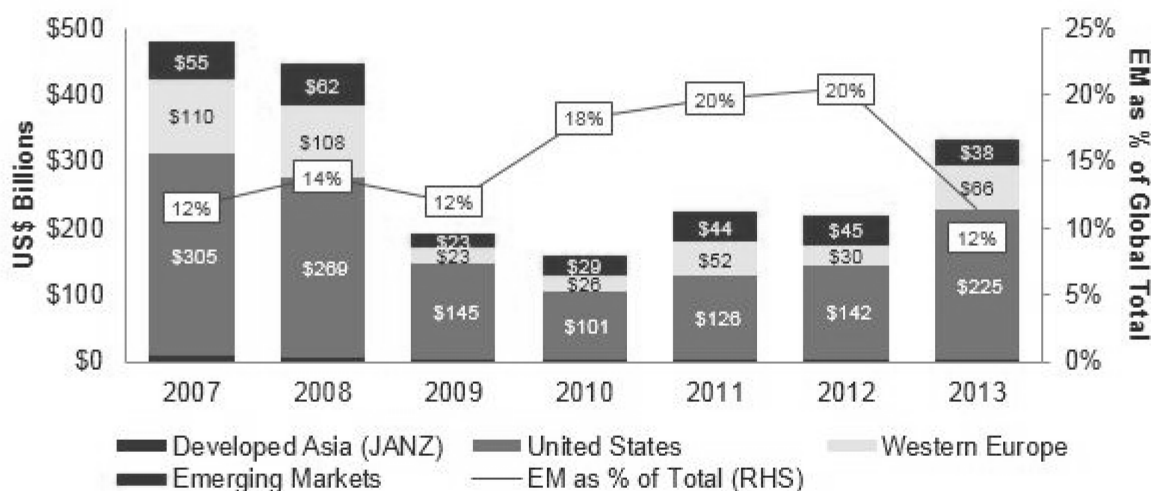
Real Estate
Renewable Energy
Infrastructure development
Oil and Gas
Mining
Agriculture

JUSTIFICATION/LITERATURE REVIEW

This paper would demonstrate the various investment sectors requiring funds from venture capital and private equity companies/fund managers with minimal risk to their investments by elucidating the steps that should be taken prior to investment and throughout the duration of the investment. Presently of the over 200 venture capital and private equity firms in Africa, Nigeria can only account for about 10 of these firms. This figure is insufficient in comparison to the size of the Nigerian economy which justifies the need to grow this model of business financing and structuring through the introduction of new and experienced Venture Capital and Private Equity players in the targeted sectors (James B., 2014).

The current venture capital and private equity funds investment into the Nigerian economy has less than \$2billion Assets under Management (AUM) as against other emerging markets like Brazil and South Africa having 100+ PE managers with \$34Billion AUM and 86+ PE managers with \$11.6Billion AUM respectively (James B., 2014). Global private equity fundraising in 2013 amounted to \$333bn, a 51 per cent increase on the total funds raised in 2012 and the largest amount raised since 2008 (see Exhibit 1). Of that \$333bn, \$38bn – or 11.5 per cent – was dedicated for emerging markets; and of that \$38bn, \$1.2bn (approximately 3 per cent) was cordoned off for sub-Saharan Africa. (Casey, 2014)

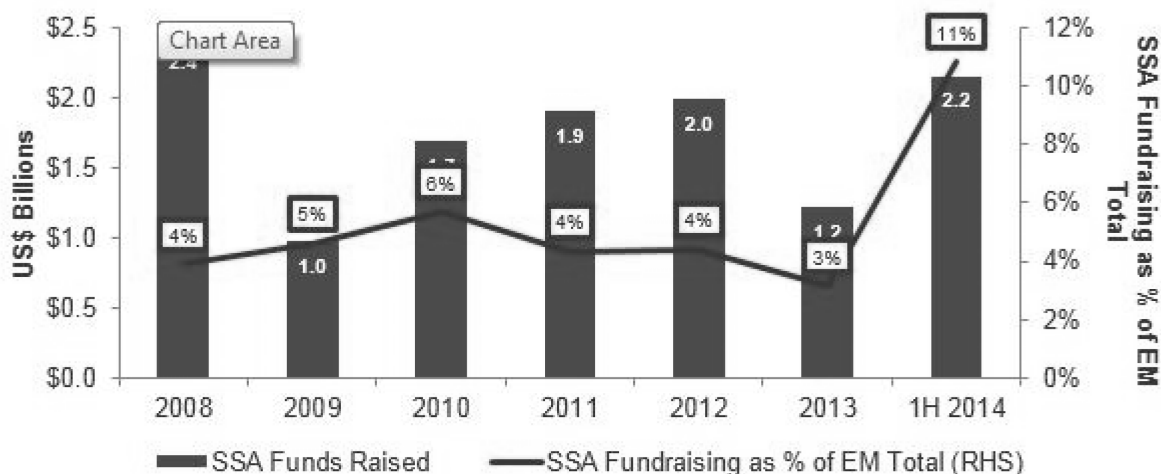
Exhibit 1: Private Equity Capital Raised by Geography, 2007-13 (US\$B; EM as % of Global Total)



Source: EMPEA.

Since 2008, sub-Saharan Africa has accounted for anywhere between 3 per cent and 6 per cent of total capital committed to emerging market funds, though that figure jumped starkly to 10.8 per cent in the first half of this year on the back of fundraising successes from Carlyle, Amethis and Helios, which together raised 65 per cent of the \$2.2bn total (see Exhibit 2) (Casey, 2014).

Exhibit 2: Sub-Saharan Africa Fundraising, 2008-1H 14 (US\$B; % of EM Total)



Source: EMPEA.

According to surveys of global institutional investors from EMPEA and RisCura, the biggest challenge LPs confront when evaluating private equity commitments to Africa is the limited number of established fund managers. At first glance this might seem hard to believe, as Africa is seemingly abuzz with private equity activity. According to EMPEA data, 144 unique private equity fund managers have executed transactions in Africa since 2008. Moreover, between 2009 and the first half of 2014, 76 Africa-focused fund managers have closed on capital for investment on the continent (Casey, 2014).

The Global Competitiveness Index 2013-2014 of the World Economic Forum ranked Nigeria 120/144 economies while South Africa is ranked 53rd, overtaking Brazil to place second among the BRICS. Nigeria benefits from its relatively large market size (32nd), which has the potential for significant economies of scale and is an important factor for attracting investment. Nigeria also benefits from an efficient labour market, and the financial market has been recovering gradually from the 2009 crisis. Yet efforts need to be taken to diversify its economy into the non-oil sector and increase long-term competitiveness. Institutions remain weak (129th) with insufficiently protected property rights, high corruption, and undue influence. The security situation in Nigeria which showed a downwards trend starting in the previous year to the current 142nd position. Additionally, Nigeria must continue to upgrade its infrastructure (135th) as well as improve health and primary education (146th). Furthermore, the country is not harnessing the latest technologies for productivity enhancements, as demonstrated by its low rates of ICT penetration (WEF, 2014).

While South Africa does well on measures of the quality of its institutions (41st), including intellectual property protection (18th), property rights (20th), and in the efficiency of the legal framework in challenging and settling disputes (13th and 12th, respectively). The high accountability of its private institutions (2nd) further supports the institutional framework. South Africa's financial market development remains impressive at 3rd place. The country also has an efficient market for goods and services (28th), and it does reasonably well in more complex areas such as business sophistication (35th) and innovation (39th) and security continues to be a major area of concern for doing business (at 109th). Building a skilled labour force and creating sufficient employment also present considerable challenges. The health of the workforce is ranked 133rd out of 148 economies—the result of high rates of communicable diseases and poor health indicators more generally. The quality of the educational system is very poor (146th), with low primary and tertiary enrolment rates. Labor market efficiency is poor (116th), hiring and firing practices are extremely

rigid (147th), companies cannot set wages flexibly (144th), and significant tensions in labour-employer relations exist (148th). Raising educational standards and making the labour market more efficient will thus be critical in view of the country's high unemployment rate of over 20%, with the rate of youth unemployment estimated at close to 50%. (WEF, 2013)

Analysis of the Potential Economic Investment

Nigeria is ranked 26th in the world, the largest economy in the Africa in terms of GDP and is on track to become one of the 20 largest economies in the world by 2020 but presently on the Global Competitiveness Index (WEF 2014) Nigeria is not ranked among the top 10 economies in Africa. However, Nigeria is currently ranked amongst the next eleven emerging economies of the world and currently classified as one the N-11 and more specifically as MINTs economies one of the four economies with the highest potential to join the league of the fastest growing and largest economies of the 21st Century, BRICS. The following key sectors have the potential to further raise the GDP and economy of Nigeria either directly or indirectly; these sectors under review are either untapped or are yet to realise their full potential, with guaranteed high return on investments if exploited:

Real Estate

With a population of over 160 million people Nigeria has an enormous housing deficit which was evidenced most recently as a call for application for 10,000 mortgages was oversubscribed by 600% with over 66,000 applicants applying for a federal government mortgage loan scheme available for only 10,000 applicants. The real estate sector can only adequately be developed utilizing Foreign Direct Investments from Private Equity of Venture Capital Funds, these funds would be utilized as bridging funds for commencement of development projects prior to the draw down on the Federal Mortgage Bank funds, thereby guaranteeing the required return on investment. On the other hand, for the higher risk takers real estate development projects can be developed using investment funds with a higher return on investment through off-plan sales or sales upon completion to interested buyers; the return on investment in this instance may be slower but much higher than the returns from the bridging funds.

Renewable Energy

Renewable energy in Nigeria is still in its developmental stage, the only source of renewable energy in the country currently being exploited is hydro-power and biomass; wind and solar energy have only been deployed in minimal amounts while solar energy in Nigeria is majorly used in urban areas for street lighting, and in rural areas it is used for irrigation project and water pumping. The Government of Nigeria is exploring renewable energy resources as potentials in enhancing its power generation and electricity supply by generating power from the readily available renewable sources most especially, Solar power which Nigeria has in abundance. Other sources of renewable energy being explored include Biomass/Landfill gas, Hydro power and Natural gas flared from its various refineries. In 2007, Nigeria set a target to generate 7% of its 2025 energy need from renewable energy sources with solar and hydro as the major priority. Minister of State for Power, Mohammed Wakil, stated that the Federal Government of Nigeria had concluded plans to launch a National Policy on Renewable Energy and Energy Efficiency to boost power supply in the country. "The policy will harness and provide focal point for all national efforts on renewable energy. This is in line with the commitment of the ECOWAS President, Kadré Desiré Ouedraogo, as well as the need for us as a nation, to diversify our sources of power supply. The Minister further stated that the government was working on a vision to generate about 30,000 megawatts from renewable sources to augment supply from the national grid.

Infrastructure Development

The dearth on infrastructure cannot be over emphasized in Nigeria with great potential for immense growth. Less than 20% of Nigerian roads are fully paved with the majority of the roads in poor motorable conditions thereby establishing the need for alternative means of transportation with the focus directed towards the light rail mode of transportation. In Nigeria, the most popular and established mode of transportation is by road with minimal rail service thereby necessitating the need for heavy duty trucks and machineries to ply the roads as the only available means of transporting both imported and locally manufactured goods. The effect of this on the roads cannot be overemphasized as the roads were not built to withstand the pressure and weight from these cargos and heavy duty trucks. As a step towards remedying the deficit, most recently, the Nigerian Government awarded a light rail project valued at over \$60 billion dollars. The financing for these projects can only be sourced from foreign funds as the interest rates in Nigeria are unfavorable when compared against single digits long term foreign funds. There are several other infrastructural development projects such as roads but the execution of these projects would require long term low interest funds.

Oil and Gas: There are various investment opportunities available in the Nigeria Oil and Gas sector which currently accounts for an estimated 14% of the Nigerian GDP. These investments can cut across the upstream and downstream sectors of the industry. The upstream sector offers potential in crude oil exploration and oil and gas production. The downstream sector offers a very wide range of opportunities covering Production and Marketing of Liquefied Natural Gas, Refining of crude oil, establishment of processing plants and industries for the production of petroleum end products e.g. Mineral oil, petroleum jelly, grease, bituminous/damp proof materials, asphalt etc.

Mining: Nigeria is richly endowed with solid minerals which are underexploited such as coal, lignite, coke, tin, gold, iron ore, kaolin, columbite, tantalite, gemstones, and uranium. Nigeria is estimated to have over thirteen billion barrels of bitumen oil. The greatest challenge generally facing the mining industry of Nigeria is lack of sophisticated and modern technology required to mine these resources in commercial quantities. Most of the mining done is carried out on small-scale bases by local families with minimal large-scale investments. Most recently, Nigeria commenced exploration of the potential in the gemstone market with the government requesting for investors in this sectors that have the experience and finance required to mine and process the gemstones using cutting edge technology to ensure that the production quality and process meets international standard.

Agriculture: The main stay of Nigerian economy was agriculture, prior to the discovery of black gold “oil”, with over 91 million hectares of arable land for farming. Agriculture currently accounts for about 26.8% of the GDP and two-thirds of employment in Nigeria. Irrespective of the neglect to the agricultural sector Nigeria, still has a very rich potential in agricultural commodities with some of the highest breeds of agricultural products in the region such as cocoa, rubber, cassava, maize and groundnut. The Agricultural sector is suffering from setbacks caused by the utilization of antiquated farming methods and overage and obsolete varieties of trees. Poultry production has dropped by about 50%, Cattle breeding has dropped drastically with most supply predominantly dependent on imports from neighbouring countries to meet the very high demand.

IN CONCLUSION

Potential Benefits For Investors

Presently Nigerian banks offer loans (debt finance) at an interest rate of between 18-25% with limited option for long term funding and very stringent lending terms (Nigeria is ranked 138/148 on Ease of Access to Loans by World Economic Forum- Global Competitiveness Index 2013) this makes it necessary for Nigerian Government, Companies, Financial organisations or Entrepreneurs to look outside of the country

for developmental funds. There is a great need for introduction of long term foreign funds at single digit interest rates or preferably venture capital and private equity funds which require no interest and no collateral for execution of capital projects, these investments are guaranteed high turnover investments with considerably higher than normal margins for investors. With the present democratic stability in the country which has spanned over 15 years Nigeria can boast of a level playing field to develop robust venture capital and private equity firms to finance innovative and high growth businesses with a guaranteed 200% on investment.

Nigerian National Private Equity Initiative by Henshaw Capital Partners; Nigeria needs an introduction of 10-15 PE fund managers per year to reach a 100+ PE fund managers with \$20billion AUM (James B. 2014).

Sub-Saharan Africa has been one of the top three markets in EMPEA's LP Surveys over the last two years. However, the volume of capital commitments is yet to match the feverish degree of sentiment (Casey 2014).

It is generally believed that certain factors are responsible for the slow pace of Foreign Direct Investment in Africa and more particularly in Nigeria, these factors include security risk, poor government policies, lack of transparent legal framework for establishing companies by Foreign investors, fluctuations in foreign exchange rates.

To improve the success ratio of Foreign Direct Investment and increase the influx of venture capital and private equity investment funds into Nigerian economy, there is a need for a greater and more in-depth partnership and collaboration between the Nigerian Government and Commercial departments of the various Embassies and Consulates to increase the sensitization and awareness of the investment opportunities that abound in Nigeria. Organisation of Trade Missions, Economic summits and Conferences targeted towards potential investors are required to serve as a point of education for foreign investors on the processes of setting up a business in Nigeria; making available lists of potential credible investment partners that have been properly vetted by both Governments' agencies responsible for trade and commerce; and finally potential investors need to carry out a more extensive research on Nigeria to familiarise themselves with the business, political and economic environment as some of the international media coverage do not adequately paint the real picture of what is actually obtainable in Nigeria especially in relation to security issues. These forums would also help both Governments' identify the challenges being faced by potential investors with solutions proffered targeted towards securing the investors and mitigating and reducing exposure to fraudulent companies and partners with the goal of improving the Nigerian Foreign Direct Investment risk management process for potential investors.

Ultimately for Nigeria to be categorised in the league of the global emerging markets in the next 5 years there must be a marked shift in the funds supply index with a goal to increase the assets under management by 1000% from \$2 billion to \$20 billion with over 100 PE fund managers.

With an injection of the required Private Equity and Venture Capital funds into the sectors identified in this paper; Nigeria would have realised its potential as one of the most prominent Next Eleven (N-11) (Jim O'Neill 2007), and probably included in the list of the five BRICS economies, the fastest growing and largest economies of the 21st Century, to form the acronym BRINCS (Brazil, Russia, India, Nigeria, China and South Africa)

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BIOGRAPHY

Omopeju B. Afanu is the Director, Projects and Finance at Markibook Group. She can be reached at The Westpine Centre, 8b Abimbola Awoniyi Close, Off Kasumu Ekemode Street, Victoria Island, Lagos, Nigeria, peju@markibookgroup.com

WHY DO SO MANY PEOPLE ENJOY PLAYING GAME?

Joonhuei Bae, Kyungpook University
Dongmo Koo, Kyungpook University

ABSTRACT

It has been long time that the popularity of online games has drastically been growing in the world. Although little research on online games or video games have studied, their benefits have been studied recently. One of the benefits is to improve and manage emotions, which can be the motivations to play online game as well. In the context of cognitive evaluation theory, the motivation in sports, education, and leisure domains comes from intrinsic motivation. Activities foster greater intrinsic motivation so as to meet the need such as competence and autonomy.

Massively Multiplayer Onlines (MMO) games multiple players interacting within a virtual environment using their characters. After choosing a role, users interact with other virtual characters, share experience, build a relationship, and collect virtual assets. Immersion of MMO can make the players escape real life problems. Social interaction is an important part of online game play. Online game provided players opportunities to interact and connect in virtual worlds regardless of locations.

Online game as ludic experience arouse a great deal of emotions such as pleasure and excitement. Online games are voluntary activities and have the specific rules within virtual world. Based on the uses and gratifications theory, online games are to improve players' mood and enhance their emotional state. That is, individuals who experience pain in real life want to pursue pleasure out of it and they thus, choose playing online game as stimulus that could make their emotion change. Flow is also a kind of positive emotional experience. Replayability and playability related to enjoyability are important factors to make them success in the online game market.

The two factors describe how well the player base receives the game. Replayability is similar with intention for future play but the same with it and a quantifiable measure to the enjoyability of a game whereas playability is a binary measure of whether a game can be enjoyed or not. After players experience something for the first time, often they want to like to experience is reapplyable.

According to Juul's definition, a video games is a rule-based formal system with a variable and quantifiable outcome, where different outcomes are assigned different values, the player exerts effort in order to influence the outcome, the player feels attached to the outcome, and the consequences of the activity are optional and negotiable. Our study focuses feeling attachment of online games.

The prior researches have been studied based on the theory of reasoned action and the technology acceptance model. They, however, have a limitation to approach the emotion during game play. Thus, do we research the reason why a lot of people play online games in the premise of hedonism. And then we demonstrate what kind of emotion online could be aroused while playing online games and the relationship between the replayability of the emotions. We measure and compare the differences of emotions between pre-experiment and post-experiment to find out our research objectives from the online game players volunteering in Daegu, Korea.

KEYWORDS: Online Game, Motivation, Replayability, Emotion

A NEW METHOD WITH A FAMA-FRENCH 3-FACTOR MODEL FOR COMPARING ECONOMETRIC SOFTWARE GENERATION ON US STOCK MARKET

Yuxiang Zhang, Nankai University
Liuling Li, Nankai University

ABSTRACT

We estimate the influence of three waves of new econometric software (emerged in 1965, 1970 and 1985) on the US Stock Market considering the EGARCH-type volatility in Nelson (1991), the non-Normal error of SSAEPD in Zhu and Zinde-Walsh (2009), and the 3-factor model of Fama and French (1993). Data of Fama-French 25 portfolios are divided into 6 samples by sectioning the time span of 1926-2011. Method of Maximum Likelihood Estimation is used to estimate this model and Likelihood Ratio test (LR) is used to test parameter restrictions. The residuals are checked by Kolmogorov-Smirnov test (KS). Empirical results show the Market factor, the Size factor and the Book-to-market factor are alive among 1965, 1970 and 1985 wave of econometric software. And the estimated results of 1985 wave of econometric software are compared with those of 1965 and 1970 econometric software generations, which shows both the similarity and difference those events have on the stock market.

JEL: C58, C60

KEYWORDS: Econometric Software Generation, Fama-French 3-Factor Model, Standardized Standard AEPD, EGARCH.

INTRODUCTION

the development of econometric software in the last 50 years spans the professional careers of almost all working economists. At each step along the road, the forefront of stock market prediction and other models are constructed using those applications of econometric software. However, tracing back the history of econometrics as research tools, the economists are among the first to utilize the computer. Although “born” in the 1940s and used first by economists during the early 1950s in Klein (1960), as a general phenomenon, the programmable electronic computer becomes an economic research tool only during the 1960s. The involvement of econometric software has a lot of ups and downs in the last 50 years.

Renfro (2004a) issues his evaluation of computer software for econometric applications and provides a detailed compendium of existing econometric software packages in Renfro (2004b). Ooms and Doornik (2006) study the short history of econometric software development and suggest that there are three waves of different software. The first wave of new product in the 1960s can be connected with the availability of FORTRAN. The second wave in the 1970s corresponds with the appearance of computer terminal interfaces. The third wave in the beginning of the 1980s is connected with the development of the first microcomputers and IBM-PCs. Among them, no specific econometric software could be chosen from the time span of 50 years and compared regarding their separate impacts on the quantitative economics. Econometric programs have different advantages and a specific group of users choose them for the everlasting impact as new versions are released to catch up with new trends. In this paper, we follow the claim that three waves of new product have the most distinctive effect on the history of economics. The corresponding time points we select as event are: 1965, 1970 and 1985.

Event Chain Methodology is an uncertainty modeling and schedule network analysis technique that is focused on identifying and managing events and event chains that affect project schedules. In 1969, Fama, Fisher, Jensen and Roll introduce the event chain methodology. The traditional event study is a two-step procedure: 1) estimate model parameters with pre-event data; 2) calculate abnormal returns and their

respective t-statistics for the “event window” (see Karafiath (1988)). Bina and Vo (2007) apply this event-study to explore the possible influences of OPEC decisions on output. Zhang et.al. (2009) use an EMD-based event analysis to estimate the impacts of events on crude oil price volatility.

This paper extends the literature on several fronts. First, the research here provides a most explainable model to study the event of each econometric software generation. The Fama-French 3-Factor Model is based on the 3-factor model of Fama-French (1993), the EGARCH-type volatility of Nelson (1991) and the non-Normal error of SSAEPD in Zhu and Zinde-Walsh (2009). Moreover, it's the only known study to have computed the generation of econometric software's influence on the stock market. This paper is one in a series of papers. The new model is first proposed by Yang (2013). Bian (2014) also used this methodology to study the impacts of oil crisis on the stock market. We study the changes of coefficients before and after those three waves. The reason why we choose this new model is that it shares the same sensitivity-to-market pattern as that in the 3-Factor Model of Fama and French (1993) and has better in-sample fit (see Yang (2013)).

In this paper, we will test two hypotheses. Are the 3 factors in Fama-French (1993) still alive if EGARCH-type volatility in Nelson (1991) and non-Normal error of SSAEPD in Zhu and Zinde-Walsh (2009) are considered during pre- or post- econometric product waves? Can we find significant differences of these three waves of econometric software? To answer these questions, data from the US stock market (1926-2014) are divided into 6 data sample. We analyze the samples with the MATLAB program. Likelihood Ratio test (LR) is used for testing parameter restrictions. Kolmogorov- Smirnov test (KS) is used for model diagnostics. Empirical results show the Market factor and the Size factor are alive but the Book-to-market factor is not alive before and after 1965, 1970 and 1985 waves of econometric software. The study of 1965, 1970 and 1985 waves yield remarkably similar conclusions. During the period after both statistical technique proposals, most of the 25 portfolios have smaller β_1 , β_2 and β_3 , indicating they become less sensitive to the market. This paper is organized as follows. The next section is the methodology. We then introduce the way we get our data and calculate the empirical results. The final section concludes.

METHODOLOGY

Based on the 3-factor model in Fama and French (1993), the EGARCH-type volatility in Nelson (1991) and the non-Normal error of SSAEPD in Zhu and Zinde-Walsh (2009), a new model is proposed by Yang (2013) which replenishes the study of Fama-French 3-factor with the property such as fat-tailedness and skewness. For simplicity, this model is denoted as FF-SSAEPD-EGARCH(r, s), and the math formulas are,

$$R_t - R_{ft} = \beta_0 + \beta_1(R_{mt} - R_{ft}) + \beta_2 SMB_t + \beta_3 HML_t + u_t \quad t = 1, 2, \dots, T, \quad (1)$$

$$u_t = \sigma_t z_t, z_t \sim SSAEPD(\alpha, p_1, p_1),$$

$$\ln(\sigma_t^2) = a + \sum_{i=1}^r g(z_{t-i}) + \sum_{j=1}^s b_j \ln(\sigma_{t-j}^2),$$

$$\begin{aligned} g(z_{t-i}) &= c_i z_{t-i} + d_i [|z_{t-i}| - E(|z_{t-i}|)] \\ &= \begin{cases} (c_i + d_i)z_{t-i} - d_i E(|z_{t-i}|), & \text{if } z_t \geq 0 \\ (c_i - d_i)z_{t-i} - d_i E(|z_{t-i}|), & \text{else.} \end{cases} \end{aligned} \quad (2)$$

Here, R_t , R_{ft} and R_{mt} are the rates of return for stock portfolio, the risk-free rate and the return rate of the market (at time t), respectively. SMB_t Stands for small size (i.e, market capitalization) minus big size (i.e., market capitalization) and HML_t stands for high Book-to-market ratio minus low Book-to-market ratio. The conditional standard deviation is σ_t , i.e., volatility. The error term z_t is distributed as the Standardized Standard Asymmetric Exponential Power Distribution (SSAEPD) proposed by Zhu and Zinde-Walsh (2009).

Empirical Analysis

Data

We study three waves of econometric software: 1965 wave, 1970 wave and 1985 wave. Data for analyzing these waves are obtained from the market return of Fama-French 25 portfolios, which are downloaded from the French's Data Library. The downloaded data are daily returns of 25 portfolios from January 26, 1926 to July 31, 2014. However, we follow Robert (2004) and split the dataset (January, 1926- July, 2014.) into 2 sub datasets in order to compare the influence. We set pre-1965 econometric period as Sample 1 (January, 1926- October, 1965) and post-1965 econometric period as Sample 2 (November 1965 to July, 2014), define pre-1970 econometric period as Sample 3 (January, 1926- October 1970) and post-1970 econometric period as Sample 4 (November 1970 to July, 2014) and state pre-1985 econometric period as Sample 5 (January 1926- October 1985) and post-1985 econometric period as Sample 6 (November 1985- July 2014). We check those that through descriptive statistics of these samples using MATLAB. For each observation, the skewness of the stock portfolio is not 0 and the kurtosis is more than 3. The P-value of Jarque-Bera test for each portfolio is 0, which is smaller than 5% significance level. Hence, we conclude that the asset returns in 6 samples do not follow Normal distribution.

Estimation Results

The estimation results for the spited effect of three waves of econometric products based on FF-SSAEPD-EGARCH model with data from Fama-French 25 portfolios are calculated by MATLAB program. Most β_0 are close to 0 and β_1 are around 1. And the skewness parameter α are all approximately equal to 0.5, which means that after considering the 3 factors in the model and EGARCH-type volatility, the error terms of the data show no obvious skewness. The left tail parameter p_1 and right tail parameter p_2 of all the 25 portfolios are approach to 2, and nearly all returns have different values of p_1 and p_2 , which means the split period of US stock market has the asymmetric kurtosis. To test the significance of estimated coefficients for the 6 sample of econometric period, Likelihood Ratio test (LR) is applied. The null hypotheses for the 11 coefficients are as follows.

$H_0: \beta_i = 0$, for parameters in the Fama-French 3 factor model,
 $H_0: a = 0, H_0: b = 0, H_0: c = 0, H_0: d = 0$, for EGARCH Equations,
 $H_0: \alpha = 0.5, H_0: p_1 = 2, H_0: p_2 = 2$, for SSAEPD error.

Pre- and Post- 1965 Econometric Period

The estimation results for the new model in Sample 1 (pre-1965 econometric period) are calculated and analyzed. According to the results, all estimates of β_1 are statistically significant under 5% significance level. Most estimates of β_3 are statistically significant. Only estimates of β_2 in the High Book-to-market portfolios are statistically significant. Hence, we conclude the Market factor and the Book-to-market factor are alive but the Size factor is not alive in the data of pre-1965 econometric period. And the skewness parameter α are all approximately equal to 0.5, which means that after considering the 3 factors and EGARCH-type volatility, the error terms of the data show no obvious skewness. The left tail parameter p_1 and right tail parameter p_2 of all the 25 portfolios are close to 2. Similar results are also documented in Sample 2.

Pre- and Post- 1970 Econometric Period

The estimation results for the new model in Sample 3 (pre- 1970 econometric technique) are analyzed. The Fama-French 3 factors are still alive. All estimates of β_1 are statistically significant under 5% significance level. Most estimates of β_2 are statistically significant. Only estimates of β_3 in the Low Book-to-market portfolios are statistically significant. Hence, we conclude the Market factor and the Size factor are alive but the Book-to-market factor is not alive in the data of pre-1970 econometric period. And the skewness

parameter α are all approximately equal to 0.5, which means that after considering the 3 factors and EGARCH-type volatility, the error terms of the data show no obvious skewness. The left tail parameter p_1 and right tail parameter p_2 of all the 25 portfolios are close to 2. Similar results are also documented in Sample 4.

Pre- and Post- 1985 Econometric Period

The estimation results for the new model in Sample 5 (pre- 1985 econometric technique) and Sample 6 (post- 1985 econometric technique) are similar to the results of Sample 3 and Sample 4.

Comparison of 1965, 1970 And 1985 Econometric Software

To compare 1965, 1970 and 1985 Econometric Software, we plot the estimates of β_1 , β_2 and β_3 in Figure 1. We discover that the coefficients in these three generations of econometric software present similar patterns. During the period after both Econometric Generation, most of the 25 portfolios have smaller β_1 , β_2 and β_3 . The reasons, however, for changes of these three coefficients require further explanation.

Figure 2: Comparison of B_1 Values Before and after 1965, 1970 and 1985 Waves of New Products

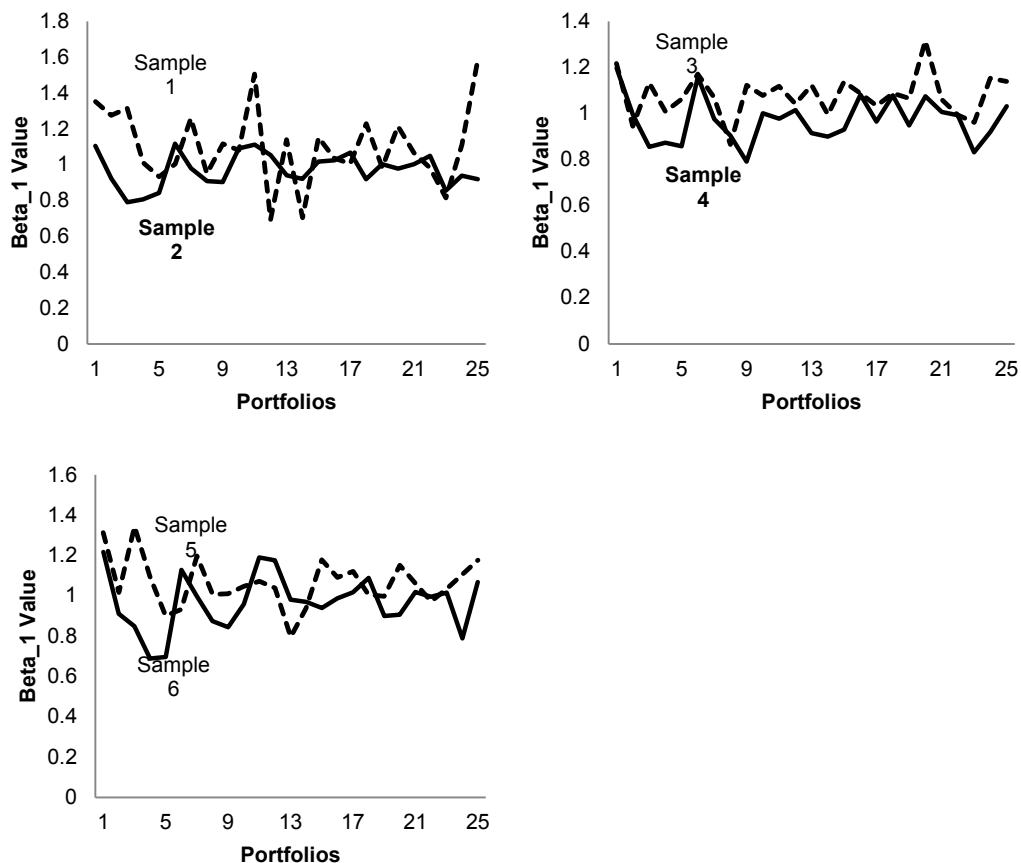
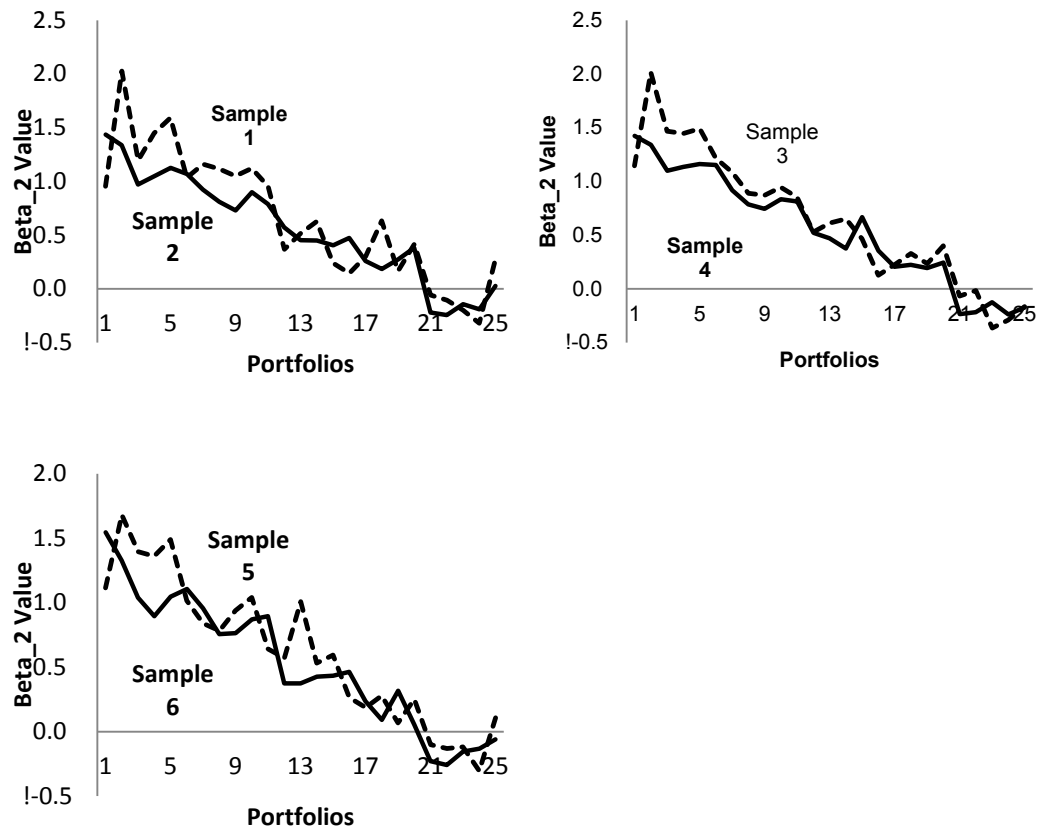


Figure 3: Comparison of B_2 Values Before and after 1965, 1970 and 1985 Waves of New Products

Residual Check

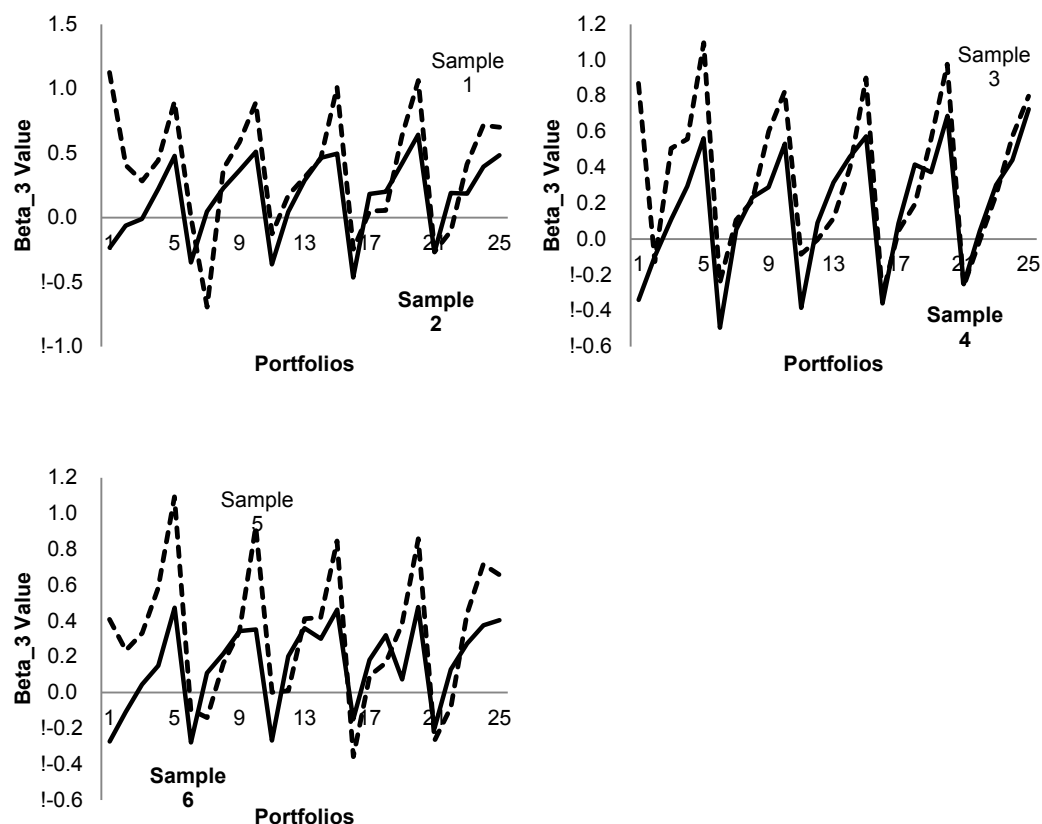
In this section, we implement Kolmogorov-Smirnov test to check residuals for FF-SSAEPD-EGARCH model. The P-values of all the 25 portfolios from the model are displayed in Table 12. For example, the P-value of the portfolio with Small Size and Low Book-to-market is 0.465, greater than 5%. At 5% significance level, the null hypothesis is not rejected and the residuals from the FF-SSAEPD-EGARCH model do follow the SSAEPD. Similar results are documented for all portfolios in 6 sub-samples. We then conclude that the errors of the model do follow SSAEPD, i.e., the FF-SSAEPD-EGARCH model is adequate for most Fama-French 25 portfolios.

CONCLUSIONS

Based on the EGARCH-type volatility in Nelson (1991), non-Normal error of SSAEPD in Zhu and Zinde-Walsh (2009), and the 3-factor model of Fama and French (1993), we compare the 1965, 1970 and 1985 waves of new econometric software with new technology which is different from traditional event chain methodology. Data of US stock market from 1926 to 2011 are split into 6 samples: pre-1965 econometric period as Sample 1 (from 1926 to October 1965), post-1965 econometric period as Sample 2 (from November 1965 to 2011), pre-1970 econometric period as Sample 3 (from 1926 to October 1970), post-1970 econometric period as Sample 4 (from November 1970 to 2011), pre-1985 econometric period as Sample 5 (from 1926 to October 1985), post-1985 econometric period as Sample 6. Method of Maximum

Likelihood Estimation is used to estimate this model and Likelihood Ratio test (LR) is used to test parameter restrictions. The residuals are checked by Kolmogorov-Smirnov test (KS).

Figure 4: Comparison of B_3 Values Before and after 1965, 1970 and 1985 Waves of New Products



Empirical results show that 1) with the split Market factor and the Size factor are alive but the Book-to-market factor are not alive in both 1962 and 1995 Statistical Techniques. The estimated results of 1995 Statistical Technique almost repeat those of 1962 Statistical Technique, which means that the shocks of statistical techniques may have similar impact on data. Future extensions will include but not limited to follows. First, different data can be used to learn the impacts of different generation of econometric software on different countries. Also, more factors regarding of the impact of the econometric advance will be discussed in the new model.

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A FUZZY LOGIC APPROACH TOWARDS INNOVATION MEASUREMENT

Víctor Gerardo Alfaro García, Universitat de Barcelona

Anna María Gil-Lafuente, Universitat de Barcelona

Gerardo Gabriel Alfaro Calderón, Universidad Michoacana de San Nicolás de Hidalgo

ABSTRACT

Innovation is a convened critical factor for firm success in today's economic environment. As academics and practitioners acquire knowledge on innovation, tendencies, points of view and practices arise. Yet measurement approaches meant to help decision makers to evaluate their current innovative position do not follow a main stream, moreover much of the information needed for an accurate evaluation tends to be qualitative or subjective. The objective of the present investigation is to review how Fuzzy Logic is currently dealing with subjective complex data in innovation measurement approaches, results will result as implications for further applications in innovation measurement. An examination of new methodologies towards innovation measurement is presented and linked to a systematic review on Fuzzy Logic applications to innovation management. Results convey there is no ultimate model to address innovation measurement in firms, yet a set of innovation measurement key issues are described in novel frameworks. Fuzzy Logic stands as a viable way to adopt decision-making due to its capacity of dealing with uncertain and subjective conditions. According to results, the use of Fuzzy Logic to evaluate qualitative and subjective factors in innovation measurement is encouraged.

JEL: O320, M100, M420.

KEYWORDS: Innovation Measurement, Fuzzy Logic, Uncertainty, Decision Making

INTRODUCTION

Research on the concept of innovation has been evolving since the last decades, in our days there is no manager or decision maker that could affirm that innovation does not carry competitiveness, it is in some way a given fact. As Porter (1990) states *Companies gain advantage against the world's best competitors because of generating innovations*. The results of innovative activities in firms and organizations can go from the effects over sales and market share up to the improvement of productivity and efficiency. The significant impacts in the sector of activity are the evolution of international competitiveness and the total productivity of the factors; the knowledge spillovers of innovations produced by enterprises and the growth in the volume of knowledge that flows over the network. The earliest definition of innovation was established by Schumpeter (1934) stating *innovation is what we call in a non-scientific way "economic progress", which means in essence the use of productive resources in ways not tested yet in practice, and the retirement of the uses that have had so far*. In a market oriented standpoint. The Oslo Manual (2006) mentions *innovation is the implementation of a new or significantly improved product (good or service), or process, a new marketing method, or a new organizational method in business practices, workplace organization or external relations*.

Topics within the definition of innovation compile concepts such as: progress, success, solution of problems, etc. Hence, knowing how innovative activities affect companies' performance is also needed to discuss, as it opens the path to attend an important challenge, which is to determine in a systematic way whether innovative efforts within firms are justified, objectives are being reached and the further generation of incentives (Cordero 1990). A correct evaluation, quantification and comparison of the innovative competences of contemporary organizations are difficult since there is no single or main trend to assess

innovation measurement (Frenkel et al. 2000). Yet a generalized measurement framework would provide useful basis for managers to monitor and evaluate their innovation processes and create incentives around them (Cebon and Newton 1999). The objective of the present investigation is to address this gap by revising the main trends on practical frameworks of innovation measurement, identifying common critical elements and utilize Fuzzy Logic to deal with subjective complex data. In order to achieve the task we illustrate a review of innovation measurement, then a methodology section where we present a systematic review on the update roll that Fuzzy Logic has on innovation management. Further we will present results and discuss how Fuzzy Logic could aid decision makers in innovation management measurement and stating final comments.

LITERATURE REVIEW

A Framework to Address Innovation Measurement

Since there is no ultimate model or theory to address innovation measurement, authors have chosen to develop frameworks that represent the main focus areas to consider. One of the latest approaches has been developed by Adams et al., (2006), work based on a review of six innovation models (Cooper and Kleinschmidt 1995; Chiesa et al. 1996; Goffin and Pfeiffer 1999; Cornnican and Sullivan (2004) Burgelman et al. 2004; Verhaeghet and Kfir, 2002) that proposes a seven-factor framework of categories specified in terms of the necessary structural capabilities in a firm to make and manage change. This holistic framework takes in account multiple perspectives e.g. Cooper and Kleinschmidt (1995) whom work focus on the generation of five techno-centric factors for new product performance, yet overlooking the non-technical context of innovation; Chiesa et al. (1996) whom technical innovation audit tool explores a wide variety of indicators that are meant to evaluate the performance of systems and tools that managers hold in order to enable “hard innovations”. Cornnican and Sullivan (2004) explore the continuous and cross-functional connections needed inside an organization to produce effective product innovations.

Table 1: Innovation Measurement Framework Areas

Framework Category	Measurement Areas
Inputs	People Physical and financial resources Tools
Knowledge management	Idea generation Knowledge repository Information flows
Innovation strategy	Strategic orientation Strategic leadership
Organization and culture	Culture Structure
Portfolio management	Risk/return balance Optimization tool use
Project management	Project efficiency Tools Communications
Commercialization	Collaboration Market research Market testing Marketing and sales

Source: retrieved from Adams et al., (2006)

Rather than giving specific measurement proxies of each category described in their framework, Adams et al., (2006) focus their attention on shedding light in useful implications around innovation measurement topics.

DATA AND METHODOLOGY

In order to appreciate how Fuzzy Logic could be utile to the resilient challenges that innovation

measurement drags, we must first know which advances of the Fuzzy Logic theory had reached the scope of innovation management. In order to do so, we propose a systematic literature review (Denyer and Neely, 2004), this clear and reproducible procedure has shown increasing interest among scholars (Adams 2006) and has proven efficiency while dealing with large amounts of information, establishing main paths: development of clear objectives, pre-plan auditable methods, quality execution of the search and synthesis of impartial results using clear frameworks. In our case our main objective is to utilize peer-reviewed journals in order to explore the quantity and quality of articles that have a Fuzzy Logic methodology to address innovation. We concentrated the search in Thomson Reuters database ISI Web of Science, since it compiles one of the foremost influential pools of peer-reviewed articles (Crossan and Apaydin, 2010). Articles within the timespan of January 1986 until September 2014 were included in the search. In order to reach inclusion of a relevant set of articles, the selection criteria utilized was defined first by the Keywords: “Fuzzy Logic” and Innovation*. Document type: Article and Review. No further restriction selections were made. A total of 66 articles were retrieved, this initial set was fixed for further analyses. However, 19 papers were selected for deep analyses due to our criterion of including papers that have Fuzzy Logic as a methodological foundation.

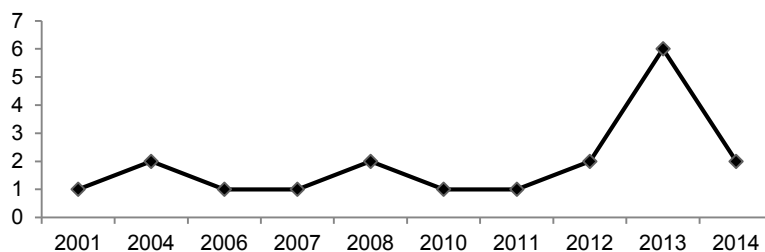
Table 2: Most Cited Journals

Journal	Times Cited
Proceedings of the IEEE	61
International Journal of Production Economics	53
Technovation	33
Engineering Applications of Artificial Intelligence	17
International Journal of Environment and Pollution	17
Production Planning and Control	10
Journal of Intelligent Manufacturing	7
Renewable Energy	5
Scientific World Journal	2
International Journal of Computers Communications & Control	1

Source: retrieved from Web of Science 2014.

As Table X. shows, articles are scattered around different journals, from environmental and pollution to artificial intelligence topics. The diverse fields that Fuzzy Logic techniques covers describe the flexibility of the methodologies to address different problems of various scientific topics.

Figure 1: Growth of Articles Assessing Innovation Through a Fuzzy Logic Approach



Source: retrieved from Web of Science 2014.

Figure 1. Denotes an increasing trend of publications addressing innovation management with Fuzzy Logic techniques; also it shows the novelty of these kinds of studies in the formal sciences. The increment of publications shows the rising interest from scholars to adopt diverse perspectives to address innovation management. Our methodology has certain limitations e.g. the utilization of the ISI Web of Science narrows the scope of search. A depth analysis discriminated 47 papers out of the original 66 due to diverse issues; the main one is the fact that authors catalogue their work as “innovative”; the introduction of that

keyword mislead the search and results obtained.

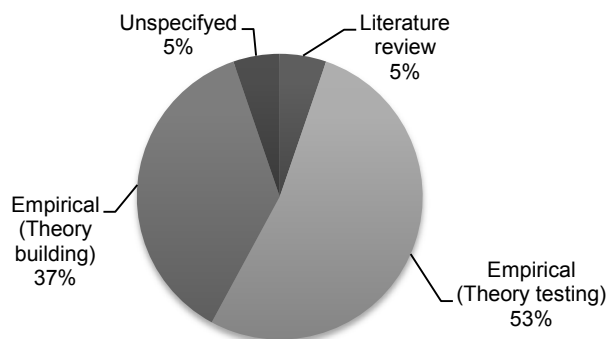
RESULTS AND DISCUSSION

In this section we present the main findings of the systematic review. We firstly present aggregated results, a specific quantification of articles type, followed up by an analysis of the innovation areas that the publications address. Secondly, we present a classification of the main approaches of the chosen articles.

Aggregated Results

From the 19 articles chosen for deep revision, the majority, 10 articles, present an empirical theoretical testing structure, putting in practice diverse Fuzzy Sets theories, being the most recurred theories the use of linguistic variables and fuzzy triangular numbers, thus dealing with imprecision or vagueness in information. A total of 7 articles propose the construction of theoretic frameworks, new approaches to deal with innovation management challenges with emphasis on uncertainty management and experts support systems. From the pool of articles only 1 describes a literature review, mainly focusing on soft computing industrial applications.

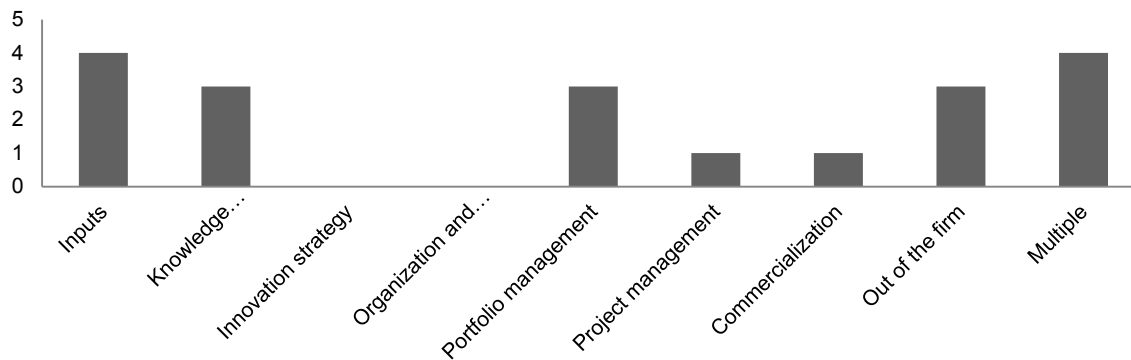
Figure 2: Aggregated Results by Paper Type



Quantification of results of the selected papers differentiated by type: empiric, literature review or theoretic. Source: Self-elaborated.

Continuing with the results, the selected papers were catalogued by the innovation area they address (Adams et al., 2006). The majority of the papers reach the scope of innovation inputs and multiple stages; the first oriented to new product development tools and the second addressing several areas of innovation within firms, no main trend of innovation management approach was identified. Knowledge management, portfolio management and actions outside of the firm were recurrent categories; surprisingly we did not find many publications specifically addressing innovation strategy nor organization and culture. It is encouraged to fulfill such gap in the near future because of its importance in the survival of firms.

Figure 3: Aggregated Results by Innovation Area



Number of articles differentiated by innovation area that selected papers attend. Source: Self-elaborated.

Categorization of Articles

A deep categorization of the selected articles was performed. Table X. shows the information retrieved. The articles were classified first by area of specialization, i.e. the main focus of their research paper. Secondly, the approach adopted towards innovation management. Thirdly the specific Fuzzy Logic methodology applied to address the area of specialization. Lastly, the articles were catalogued by the approach they carried out towards the definition of uncertainty.

A deep analysis shows how authors tend to create decision making support models based on Fuzzy Logic to face the inherent characteristics of innovation (Segev et al., 2013). Moreover, they tend to focus models to a specific domain, e.g. Büyüközkan and Feyzioglu, (2004); Achiche et al., (2013) for product development, Kong et al., 2008 for technological innovation capability. Zouggari and Benyoucef (2012) for partner selection models. Innovation is a complex activity, diversified, with a high amount of components that interact with each other creating new sources of ideas and it is difficult to discover the consequences that new events can develop, Escorsa & Valls (2003), in that issue, authors on Fuzzy Logic have combined rough quantitative indicators mixed with experts qualitative information (Kaklauskas and Zavadskas, 2007) to create a robust set of tools to assess innovation e.g.

Taskin and Adali (2004); Serrano and Robledo (2013) for the evaluation of technological innovation capabilities for firms and institutions. The different factors such as competition, rapid markets, highly changing trends and advanced technology have to meet the shifting interests of the firm's stakeholders, a correct visualization of the transversal innovation capabilities is needed, for that matter Maravelakis et al. (2006); Lin et al. (2011) propose Fuzzy Logic based holistic models for the evaluation of innovative capabilities, the first focusing on SME's and the second on service sectors. Even with the diverse approaches to assess innovation, there is a common thing between the articles; the utilization of Fuzzy Logic techniques to address uncertainty in innovation management, whether faced as subjective judgments, partial truths (Ross, 1995), or approximation and characterization of phenomena that are too complex or ill-defined (Zadeh 1975).

Table 3: Categorization of Articles

Author	Area of Specialization	Approach	Methodology	Uncertainty Approach
Büyükoğkan and Feyzioğlu, (2004).	New product development	Fuzzy logic decision making support system	Pseudo-order fuzzy preference model (Roy and Vincke, 1984; Wang, 1997), the fuzzy weighted average (FWA) method (Vanegas and Labib, 2001), fuzzy analytic hierarchy process (FAHP) (Triantaphyllou, 2000)	Information defect (Spender, 1993)
Taskin and Adali (2004)	Technological intelligence as competitive advantages	Technological survey analysis	Fuzzy expert system (Frantti and Mähören, 2001; Ordoobadi and Mulvaney, 2001)	Fuzzy logic to encapsulate partial truths (Ross, 1995)
Maravelakis et al. (2006)	Innovation benchmark for SME's	Three-dimensional fuzzy logic approach for measuring innovation	Fuzzy sets (Zadeh 1965)	Fuzzy Logic qualitative, subjective nature and linguistically expressed values (Yager and Zadeh 1992)
Kaklauskas and Zavadskas (2007)	Pollution minimization and mitigation	Combined expert and decision support systems	Fuzzy relation model (Zhou et al., 2004)	Environmental uncertainty
Wang et al., (2008)	Technology innovation capability	Quantitative and qualitative multi-criteria analytical approach.	Triangular fuzzy numbers. Fuzzy averaging technique and defuzzifying method (Chen and Klein (1997)	Technological innovation uncertainties (Afuah 1998)
Kong et al. (2008)	Evaluation of technological innovation capability	Fuzzy decision support models	Triangular fuzzy sets; Fuzzy Vikor Algorhythm (Opricovic, 1998)	Uncertainty in the subjective judgments.
Lin et al. (2011)	Tourists service management	Fuzzy model for the evaluation of performance in the service sector	Fuzzy Quality Function Deployment (Hisdal, 1988)	Uncertainties in the tourism service design process (Chien & Tsai, 2000)
Zouggari and Benyoucef (2012)	Supplier selection based on innovative characteristics	Fuzzy logic decision making support system	Fuzzy Analytic Hierarchy Process (Chang 1996, Wang et al., 2008b); Fuzzy Technique for Order Performance by Similarity to Ideal Solution (Hwang and Yoon, 1981)	Uncertainty as imprecision associated with information (Zadeh 1965)
Arias et al. (2012)	Group product development	Fuzzy model for the evaluation of group contributions	Fuzzy sets (Zadeh 1965)	Uncertainty in the subjective judgments.
Hsueh and Yan (2013)	Facilitating Green Innovation	Fuzzy logic inference system	Fuzzy sets (Zadeh 1965; 1976; 1996); Triangular functions, bell shaped functions (Yu and Skibniewski 1999)	Complexity, and tolerance for imprecision used in natural language
Segev et al. (2013)	Multilingual knowledge innovation in Patents	Fuzzy Logic reasoning and decision making process	Fuzzy Logic Knowledge Interface (Aliev & Aliev, 2001)	Vagueness in linguistics can be captured mathematically by applying Fuzzy Sets (Lin & Lee, 1996).
Serrano and Robledo (2013)	Evaluating Innovation Capabilities at University Institutions	Combination between a fuzzy logic system and the experience or knowledge of experts	Fuzzy inference system (Medina, 2006; Kosko, 1994; Mizutani and Sun, 1997)	Multi-value logic that allows reasoning about a world of objects as relational entities (Pedrycz and Gomide, 1998).
Achiche et al. (2013)	New product development	Fuzzy decision support models	Triangular fuzzy sets (Achiche et al. 2006; Duda 2001), Genetically generated Fuzzy Models (Achiche et al., 2004)	Approximate characterization of phenomena that are too complex or illdefined (Zadeh 1975)
Sorayaei et al. (2014)	Marketing strategy	Fuzzy logic decision making support system	Fuzzy Analytic Hierarchy Process (Saaty, 2000; Chang 1996)	Uncertainty in the subjective judgments.

Selected papers categorized by specialization, main approaches, methodological structure, and treatment of uncertainty. Source: Self-elaborated.

Uncertainty and Innovation

Uncertainty is an attribute of information, Zadeh (2006). Not simply the absence of information but inadequate, inexact, unreliable and border with ignorance, Funtowicz & Ravetz (1990). Information is the key of the concept because it can increase or decrease the level of uncertainty phenomena express, more knowledge illuminates that our understanding is more limited or that the processes are more complex than thought before, Van der Sluis (1997). For detailed studies about uncertainty, its evolution and diverse perspectives see Walker et al. (2003); Perminova et al. (2008). In the present study we will follow the idea in which uncertainty is present whenever an outcome of a process is not known due to the attributes on the information that surrounds the phenomena. In that sense, what distinguishes innovation management from gambling? Both involve committing resources to something which (unless the game is rigged) have an uncertain outcome, Tidd and Bessant (2013).

It is widely accepted that the concept of Innovation involves uncertainty, imprecision and imperfect or vague information, see McDonald et al. (1994); Gales & Mansour-Cole 1995; Hansen et al. (1998); Tidd (2001); Lane & Maxfield (2005); Hidalgo et al. 2008); Buddelmeyer et al., (2009); O'Connor & Rice (2013); among others. As stated by Tidd & Bessant (2013) *by its nature innovation is about the unknown, about possibilities and opportunities associated with doing something new and so the process involves dealing with uncertainty*. The challenges faced then must be addressed by overrunning that level of uncertainty and providing useful tools in the terms of administration models for the analysis and treatment of variables, taking into count endogenous and exogenous elements, qualitative and quantitative information, among other components.

Fuzzy Logic and Innovation

Studies with a fuzzy-oriented standpoint have been increasing since the last century and have proven efficacy while dealing with complex phenomena. As stated by Bellman & Zadeh (1970) “much of the decision making in the real world takes place in an environment in which the goals, the constraints and the consequences of possible actions are not known precisely”. The theory of decision under uncertainty initializes with the appearance of the article *Fuzzy sets. Information and Control*, Zadeh (1965), and has proven efficiency handling incomplete and uncertain knowledge information see Ribeiro (1996). The theory of Fuzzy Sets has been applied in the field of the formal sciences; nonetheless in the past 44 years researchers from all over the world have been publishing diverse research studies with applications in varied fields of knowledge. As stated by Zadeh (2008) major implications about using Fuzzy Logic into innovation management could be in the machinery of linguistic variables and fuzzy if-then rules, which is unique to fuzzy logic, the concepts of precisiation and cointension that play important roles in nontraditional view of fuzzy logic, the use of Natural Language Computation that opens the door to a wide-ranging enlargement of the role of natural languages in scientific theories, enabling the Possibility theory, which may be viewed as a formalization of perception of possibility a direct relevance to knowledge representation, semantics of natural languages, decision analysis and computation with imprecise probabilities, and Fuzzy logic as a modeling language, which is natural when the objects of modeling are not well defined, e.g., data compression, information compression and summarization.

The result of imprecisiation is an object of modeling which is not precisely defined. A fuzzy modeling language comes into play at this point. This is the key idea, which underlies the fuzzy logic gambit. The fuzzy logic gambit is widely used in the design of consumer products – a realm in which cost is an important consideration. Other applications that have conducted with success the application of Fuzzy Logic in the fields of social sciences can be found in the aggrupation of municipalities under uncertain conditions towards the creation of synergies, Alfaro et al. (2012), aggrupation of stakeholders for a better

administration of enterprises see Gil Lafuente & Barcellos de Paula (2013), a personnel selection model see e.g. Keropyan, A., & Gil-Lafuente, A. M. (2013).

In our research, the adoption and further application of Fuzzy Logic methodologies has multiple significances, at a first instance it introduces the possibility of addressing uncertainty at a different standpoint than traditional methods, also it allows to group, assign, link and relate different variables whether endogenous or exogenous that are present in the process of innovation in certain circumstances of a firm.

CONCLUDING COMMENTS

Results over a systematic review show a novel and increasing interest for assessing innovation management under a Fuzzy Logic approach. Decision support making models for innovation management were found to be the most numerous articles in the systematic review. The treatment of information under uncertain conditions with a high level of confidence is considered one of the main benefits of utilizing fuzzy logic techniques around innovation management. Although there is no ultimate path for measuring innovation in firms, new frameworks lead the discussion towards a set of key activities that must be covered for a firm to continuously revise their innovative capabilities in order to achieve competitive advantages, however much of the information needed to support those key activities tend to be qualitative or subjective. Further research needs to be conducted, firstly to apply the Fuzzy methodologies on specific conditions, and secondary to keep reconnoitering additional Fuzzy Logic models, which could support decision making under undefined environments. Results motivate the use of Fuzzy Logic methodologies in social studies as key for the development of effective innovative strategies in enterprises towards the creation of competitive advantage.

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WEAVING A FEW KEY KNOTS IN THE DRAGON'S FINANCIAL SAFETY-NET- A CONCEPTUAL FRAMEWORK FOR THE DEPOSIT INSURANCE SYSTEM IN CHINA

Weikang Zou, University of International Business and Economics
Xianggang Peng, University of International Business and Economics
Nuan Wang, China Credit Trust

ABSTRACT

In the aftermath of the 2007-2009 financial crisis, constant waves of financial re-regulations and new regulatory measures are observed across the world, in which the enhancement of the national deposit insurance system (DIS) draws special attention and is believed to be significant in saving the falling banks, restoring a sound financial order, and effectively controlling and mitigating risks of various kinds by the banking institutions. It is in this context that the present paper explores and studies the ensuing DIS in China, though largely in different scenarios and with varied priorities and focuses. With a carefully designed mixed research method, the present article explores how the deposit insurance system is developed in Chinese financial institutions and what the key challenges are. The present study finds that the evolution of DIS in China is mainly dominated by the PBC as part of the final resort and a response to the liberalization of the financial market. Specifically, the research reveals that a few challenges persist in such new financial safety-net in China, which embrace the uncertainties on the specific form and jurisdiction by the DIS, the potential competition for powers among various financial regulators, the exposures to risks of different kinds, and the coverage issues of such news financial safety-net.

JEL: Conference Proceedings

KEYWORDS: Deposit Insurance, Financial Regulation, Bank, China

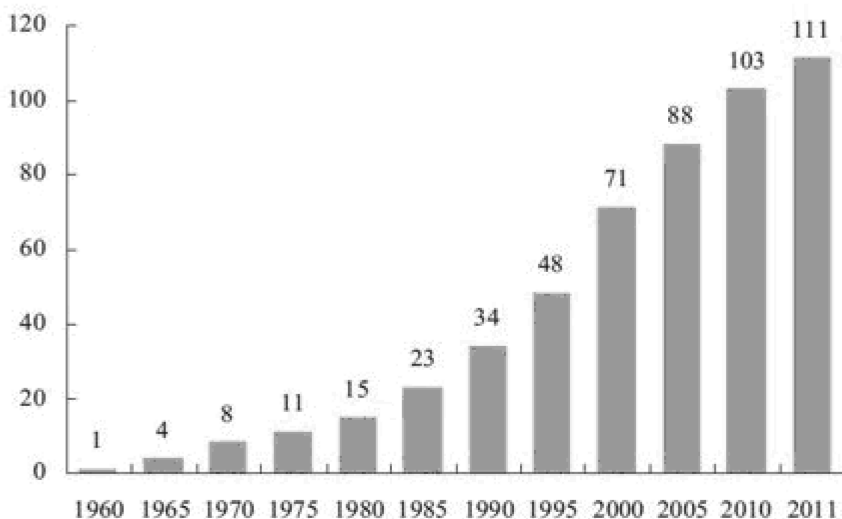
INTRODUCTION

In the aftermath of the 2007-2009 financial crisis, constant waves of financial reforms and enhanced re-regulations are observed across the world. In this new round of crisis-targeted regulatory moves, the strengthening of the deposit insurance system (DIS) draws special attention, which is found to be significant in saving the falling banks, restoring a sound financial order, and promoting a resilient financial system. Specifically, as a key component of the overall national financial reconstruction, the DIS increasingly functions as an efficient measure in controlling and mitigating risks of various kinds by the banking institutions. For example, in implementing the Dodd-Frank Act after the financial crisis, FDIC in USA has developed various new measures, such as the rule of the living will (or the resolution plan) for by the systematically important financial institutions, the prohibition of the proprietary trading by the banks, etc. Meanwhile, the EU has also revised its old version of DIS and made drastic changes.

Positioned as one of the three pillars of the national financial safety-net, DIS is being widely accepted and integrated into the national financial system worldwide. As illustrated in Figure 1, ever since 2000, there is observed a fast growth of the DIS across the world. In 2000, there are 71 countries and regions employing the explicit deposit insurance system (EDIS). And up to the end of 2011, a total of 111 of countries and regions have adopted the EDIS, which is around 58% times in contrast with that of 2000. And, at present, 8 countries are officially establishing such financial safety net while 33 countries are actively preparing such explicit deposit insurance system (IADI, 2012). Moreover, as a popular practice, the DIS is being

increasingly applied in member countries of different international organizations. For instance, in 24 member countries of the Financial Stability Board (FSB, 2012), most of the countries have established the DIS except South Africa, Saudi Arabia and China. And, in G20 countries, 16 member countries have adopted the DIS in their financial system. Specifically, there has been found that the developing countries and transitional economies are more actively engaged in setting up such safety-net against the backdrop of the financial reforms and de-regulation movements (FSB, 2012).

Figure 1: the Trend of the Establishment of the Deposit Insurance System Around the World in the Past 50 Years



Source:

IADI,

2012

It is in this context that China have been actively preparing its own DIS, though with varied priorities and focuses. Frequently stressed as a key component of Chinese financial reforms, the DIS is gaining more significance when Chinese financial system is being transferred from the policy guided framework to more market oriented structure. This is especially the case when there is increasing liberalization over the interest rates by the state, the banking industry is becoming more competitive, and the traditional implicit deposit insurance by the state is receding while a new form of the insurance system is required for ensuring a sound financial system, boosting the public's confidence in Chinese banks, and handling the insolvency of the failing banking institutions. Against such backdrop, the present article intends to explore how the DIS has been developed in Chinese financial institutions. What are the key challenges for such financial safety-net, especially considering the specific Chinese institutional embedment? And what are the key factors producing and shaping the arrangement of the deposit insurance in China? For this purpose, the article is arranged as follows. Section 2 provides a rich literature review on the DIS. Section 3 illustrates the method and data employed in the present research. Section 4 demonstrates the findings of the article and effectively answer the research questions. And section 5 concludes and provides issues for further debate.

LITERATURE REVIEW

Traditionally, there has been a hot academic debate over the EDIS and its impacts on the soundness and stability of the national financial system (Diamond and Dybvig, 1983; Chari and Jagannathan, 1988; Kane, 1995, 2000; Calomiris, 1996; Bhattacharya, 1998; Allen and Gale, 1998). The proponents argue that the EDIS will provide better protections for small, uninformed depositors, enhance the public confidence in the

banking system, mitigate the incidents of bank-runs, and ensure the stability of the national banking system (Friedman, 1963; Fama, 1980; Diamond, 1983, 1984; Diamond and Dybvig, 1983; Dybvig, 1993; Demirgüç-Kunt and Laeven 2005; Kane Edward, 2002; Macdonald, 1996; Wang and Wang, 2012

Diamond and Dybvig, 1983). The opponents, on the other hand, challenges that EDIS may largely undermine market discipline exercised by creditors and depositors on banks (Demirgüç-Kunt and Huizinga, 1999), incur serious moral hazards by the depositors, the insured banks, and the financial regulators (Barth, Caprio and Levine, 2001; Keeley, 1990; Richard, 1992; Dekle and Kletzer, 2005), and result in problems of adverse selection and severe rent-seeking behaviours (Kroszner, 1998).

In Chinese context, however, there has been increasing debate on whether to choose the EDIS over the more traditional implicit deposit insurance system (IDIS), though with great variances and national specialties. For instance, Wang and Zou (2005), by elaborating on the interaction between the EDIS and IDIS, find that a 'super' IDIS is being widely used in China which overwhelms the application of EDIS. Zhang and He (2005) argue that the government implied guarantee for banks in China extends beyond the few largest state-owned commercial banks and covers most of the commercial banks and financial cooperatives at the local level. Zhang (2005, 2007) reveals that the IDI is a key component of Chinese specialty in the banking industry which enables Chinese banks of different types to attract voluminous deposit from the households, and these savings are in turn used by the state to finance the national economic development. In this scenario, IDIS takes special significance in Chinese economic development and financial structure.

In contrast, the proponents argue that the establishment of EDIS is an indispensable element for deepening the reform of Chinese financial system, which will facilitate the enhancement of the banking industry, resolving the unequal status of different financial institutions, and lead to the designing of adequate 'exit' mechanism for failing Chinese banking institutions (Li, 2004). Specifically, Li and Han (2008) find that the present IDIS has been adversely affecting the efficiency of financial supervision, typically the bank's lowered capital adequacy, due to the state's implied insurance for the deposits in the banking institutions. And Liu (2006) argues that with the progression of financial liberalization of Chinese financial system, the on-going IDIS is exposed more deficiencies and can no longer function properly as the financial safe-net for Chinese financial system (Zhang and He, 2005; Zhang and Zhao, 2006; He and Shi, 2010; Yin, 2012). Moreover, Xu (2009) reveals that the proceeding IDIS in China may actually motivate some of the under-performed banks to take excessive risks and henceforth aggravating the adverse selection problems. And Wang, Feng (2007) argue for the earlier set-up of the EDIS, which is believed to be able to effectively facilitate the control over major risks in some troubled banks, and mitigate and prevent the occurrence of the systemic financial collapse.

METHODOLOGY AND DATA

Considering the needs and nature of the present study, a mixed research strategy is employed which uses both the qualitative study and quantitative method. In details, these embrace in-depth document study, semi-structured and non-structured interviews, and the statistical analysis. The in-depth document study, as the key tool for the present research, explores the related reports, policy documentation and files, press release by related financial regulators, academics, and banking practitioners with regard to the DIS and its evolution ranging from 1993 to present. Specifically, considering the weight of the central bank of China and the central government in producing the DIS framework and their overwhelming influence in Chinese financial system, we specifically collect and analysed the relevant high-profile speeches, presentation, position paper, and public statement regarding the DIS. The present study arranged interviews as another key method to obtain the 'true opinions' from the field, which embraces interviews on the highly selected academics, senior banking practitioners, and officials who are actively involved in the process of establishing the DIS in China. Last but not the least, based on the databases from the financial regulators and banking association,

the present research collected and analysed relevant data with regard to the key arrangements of the DIS in China. In general, the following issues are prioritised and coded by the present research, including the choice of the organizational form of the DIS, the DIS's jurisdiction and potential competition for powers among related financial regulators, the coverage of the DIS, and the potential risks by relevant covered depository institutions.

FINDINGS AND ANALYSIS

The Challenge of the Organizational Arrangement of the DIS

The first key 'knot to be weaved' in Chinese financial safety-net is the choice of the special organizational form for DIS in the context of the present Chinese financial regulatory regime. Traditionally, there are mainly three organizational forms of the DIS, independent, affiliated to the central bank, or affiliated to other related financial regulators such as the supervisory authority over the banking industry. And increasingly, the DIS has been taking the independent form across the world (Yan and Liu, 2007 ;IADA, 2013). In Chinese context, however, the organizational arrangement of the planned DIS is found to be more complicated due to the less clear division of authority in banking supervision, competitions for regulatory powers, and inefficient coordination and information sharing by various regulators (FT China, April 10, 2014). For instance, there was said a dispute between Chinese central bank (the People's Bank of China, PBC) and the key banking regulator (China Banking Regulation Committee, CBRC) regarding the form of the deposit insurance institution, whether as an internal agency established within the PBC or an independent entity separated from the regulators. Based on the present research, it is found that the PBC has been actively dominating in structuring the overall EDIS framework, and proposed that two phases should be arranged for EDIS in China. At the first stage, a specific deposit insurance fund should be set up within the PBC and be subject to the PBC's supervision. At the second stage, should the preconditions are mature, the DIS can be duly separated from the PBC and become an independent deposit insurance institution, organizationally and functionally, free from any regulation by the central bank (PBC, 2014). And up to now, there seems to be a consensus among the varied financial regulators that a transitional deposit insurance fund is to be established within the central bank, which will be under the direct supervision and control of the PBC's internal Financial Stabilisation Bureau (PBC, 2014)

The Functional Dilemma of the DIS and Competition for Supervision

Another key issue for Chinese DIS lies in its jurisdiction and power for supervision over the insured banking institutions. Functionally, the DIS is postured as one of the three pillar financial safety net, which is frequently composed of the central bank, the DIS, and the related financial regulators supervising the banking industry. And theoretically, they are separated with regard to the regulation and supervision activities over the banking institutions. In Chinese context, though there are clarified legislative division of powers regarding banking supervision between the central bank and the banking regulator, there is observed frequent entanglement and overlap of such regulatory functions. For example, by legislation, the PBC still retains certain functions related to banking supervision for the purpose of preventing and resolving financial risks and maintaining a sound financial system (PBC, 2014). This is especially the case when the PBC acts as the last resort to the troubled banks and provide earnestly needed liquidity. And, CBRC, acting as the dominant financial regulator over Chinese banking industry, is actively engaged in a wide range of supervision activities, including but not limited to regulation on market entrance, on-site and off-site inspection, regulatory intervention, and administration over the re-organization and bankruptcy procedures of the failing banking institutions (CBRC, 2014).

This may poses great challenges to the ensuing Chinese DIS, which is assumed to function as a major market-oriented supervisor over the covered banking institutions, especially taking into account of its affiliation to the PBC at the initial stage. The possible competition over the jurisdiction on banking

supervision by the DIS (when affiliated to PBC) and the CBRC, for instance, is better exemplified by the choice of the 'exit' strategy for the falling banking institutions, which takes on great significance should the banks become insolvent. As the present *Bankruptcy Act of China (2006)* does not design any specific stipulations regarding the winding-up and bankruptcy of Chinese banking institutions, it is frequently the CBRC, based on its legislative functions, that take the responsibility for handling the instances of re-organizations, winding-up, and liquidations of Chinese banking organizations, and initiate related procedures. And, with the set-up of the DIS in China, such function by CBRC will be challenged as the DIS, legitimized as the key stakeholder, significant creditor, and liquidator, will be actively engaged in arranging related processes and procedures for the re-organizations and bankruptcy of the insured member banks when they become insolvent. Meanwhile, more challenges can be expected as the DIS develops, such as competition for powers in supervising the covered banking organizations between CBRC, DIS, and PBS.

The Coverage of the DIS in China and Maximized Reimbursement

Regarding the coverage of the depository institutions by the DIS, He (2005), Zhang (2007), and Liu (2012) argue that the joint stake commercial banks and city commercial banks in China should be mandatorily included, while the foreign-owned banking institutions should be excluded. An interesting issue is the positioning of the few largest state-owned commercial banks in the DIS. Li (2004) and Zhu (2009) opposes the inclusion of these state-owned banks in Chinese DIS considering the majority ownership by the state and the implicit 'unlimited' liability by the state, which may lead to the 'impossibility' of the solvency of these banks. On the flip side, however, Li and Li (1990), Xie (2004) find that the exclusion of such giant state-owned banks make influence the efficiency of the DIS, considering these banks' overwhelming status in Chinese banking industry and financial system. Meanwhile, in consideration of the scales of the deposit by these banks, their exclusion will surely limit the funding sources of the DIS, which may lead to bigger burden by the joining medium-and-small sized commercial banks and cause new inequality (He, 2002). Based on the present research, it is found that the DIS being developed in China intends to cover all the financial institutions taking deposit (PBC, 2014). These pertains to depository institutions of various kinds, which amounts to around 3,500 by the end of 2010, including 3 policy and national development banks, large-sized state owned commercial banks, 12 joint stock commercial banks, 147 city commercial banks, 85 rural commercial banks, 223 rural joint cooperatives, 2,646 rural credits, 1 postal savings bank, 37 foreign invested banks, and 349 operating banks at the country and village level (CBRC, 2011).

Another coverage issue by Chinese DIS is its maximum amount of insurance for insured bank accounts. At present, Chinese DIS as designed plans to employ the limited compensation arrangement. Under the framework of such limited compensation, in case of bank failures, a full repayment by the bank is only limited to the insured amount, beyond which the recourses can only obtained from the liquidated assets of the failing banking institutions. In this sense, in contrast with the traditional unlimited compensation for the depositors the implicit deposit insurance in China, the coming Chinese DIS will develop a limited maximum insurance for each bank account, which will be no higher than 500, 000 RMB. And this capped compensation is actually based on the status quo of the total deposit of over 99% bank account in China, which is less than 300,000 RMB in total by the end of 2010. Nevertheless, considering the complicated financial situations in China and over-emphasis on sound financial market and social stabilization, for a very long period of time even after the DIS is established in China, the unlimited deposit compensation is expected to persist.

The Special Challenge Posed to the DIS by the Medium and Small Sized Banks

Moreover, there is observed another challenge for the successful set-up of Chinese DIS, the inclusion of various small and medium sized banks (SMBs) which may pose potential voluminous risks. From international experience, a very cautious step is taken by the government when including these comparatively more risky financial institutions in the newly established DIS. For instance, at its initial set-

up in 1961. In the initial DIS, the financial cooperatives and rural banking institutions. And these two categories of financial institutions are not qualified to be included in the DIS until 1968 and 1976 respectively. Similar arrangement is also present in the initial set-up stage of the DIS for the SMBs in US. With the fast-paced financial liberalization and reforms in Chinese banking industry, especially the deregulation over the market entrance and interest rates, there has been observed booming development of the SMBs in China. In 2010, the total assets of the SMBs in China was 18.69 trillion RMB, taking around 23.19% in the overall assets of the financial institutions in China. And up to June 2013, the total assets of the SMBs rose to over 32.25 trillion RMB, taking over 29.11% of the total assets of Chinese commercial banking organizations.

These make the SMBs a key cluster of the depository institutions to be included in Chinese DIS. However, due to various defects and deficiencies in their governance and business activities, these banking organizations may frequently bring about greater risks and expose the DIS to potentially voluminous losses. Taking the example of the rural cooperatives which dominates in rural regions of China, it is found that there were over 5,000 rural cooperatives in China by the end of 2013, with the total balance of their deposit, loans, and assets going beyond 1.28 trillion RMB. Based on the estimated ‘exit proportion’ of the depository institutions after the DIS is established in China, even if only 1% of such rural cooperatives is assumed to be disqualified, wind-down or acquired annually, around 115 billion RMB will be reimbursed by the DIS for the insured deposits held by these rural cooperatives (which aims to protect 90% of the deposits by the insured banking institutions). And in practice, the percentage of the highly risky rural cooperatives may go far beyond 1%, as only less than 10% of Chinese rural cooperatives is said to have developed sound operations and governance arrangement. This implies that more reimbursement may be paid rather than the estimated 115 billion RMB. These may even disrupt the operation of the planned DIS, whose fund is estimated around 100-150 billion RMB annually at the initial stage.

CONCLUSION

In sum, the present article explores the general conceptual framework of the approaching DIS in China, especially the key arrangements and challenges to such new financial safety-net in the context of specific financial institutional settings and regulatory regime of China. The research finds there is being established a comparatively adequate deposit insurance system in China after over 20 years efforts, especially accompanying the recent drastic financial reforms such as the lifting control over the interest rates. Nevertheless, challenges of various kinds, as the ‘key knots’, need to be sorted out and ‘weaved’ in this new financial safety-net. As revealed by the present study, there are still some uncertainties about the final organizational form of the new DIS in China. And the jurisdiction and power to supervise the covered banking institutions by Chinese DIS needs further clarification, considering the traditional competition for power for supervising the banking industry by varied financial regulators. Moreover, the research finds that the coverage by Chinese DIS, such as the inclusion of the types of the banking institutions and the maximum insurance for depositors, needs to be further finalized. Specifically, it is revealed that careful step should be taken when including the SMBs into the DIS which may frequently bring voluminous risks and even disrupt the DIS’s operation due to limited funding at its initial stage. In this context, the present research expects that the ensuing Chinese DIS will carry many transitional characteristics and need to be developed gradually, in parallel with the liberalization process of Chinese financial system and the latest moves from global financial reforms.

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BIOGRAPHY

Dr Weikang Zou is a senior lecturer affiliated to University of International Business and Economics (UIBE). He also acts as the director of the Research Centre on Financial Regulation and Bank Governance at the School of Public Administration of UIBE. Weikang’s research interests focus on corporate governance in commercial banks and financial regulation. He can be contacted at P.O. Box 125, University of International Business and Economics, No. 10 Huixin East Street, Beijing, China, 100029,

Xianggang Peng is a Professor of Leadership and Dean of School of Public Administration at University of International Business and Economics (UIBE). His interests mainly focus on the leadership science and the construction of public leadership, the construction of service-oriented government, and governance innovation of the Chinese government. He is also currently interested in the institutional and culture analysis of Chinese banking industry and the measures for financial reforms in Chinese institutional settings. He can be contacted at P.O. Box 125, University of International Business and Economics, No. 10 Huixin East Street, Beijing, China, 100029,

Ms. Nuan Wang is a senior practitioner in China Credit Trust. She is increasingly interested in the drastic financial reforms in Chinese financial industry and its impacts on related investment activities. At present, she is engaged in research on the changes of the shadow banking in China in the aftermath of the 2007-2009 financial crisis and the emerging framework of insurance for Chinese trust industry. She can be contacted by Department of Trust Investment, 3rd Floor China Credit Trust, Anzhen Building, No.2 Anding Menwai Street, Dongcheng District, Beijing, China,

THE RELATIONSHIP BETWEEN PERSONALITY AND CONSUMER BEHAVIOR BUYING PATTERNS WITHIN THE AUTOMOBILE INDUSTRY

Lucinda Parmer, Miami University
John Dillard, University of Houston-Downtown

ABSTRACT

The automobile industry is an enormously competitive and complex landscape. Auto dealerships compete to gain new customers, and advertise heavily to retain existing customers for repeat purchases. Differing forms of advertising are used for dealerships to achieve an advantage over the competition including, television, radio, print, outdoor, and word-of-mouth communications. Persuading a customer to become, and remain brand loyal, to a specific make, or model of a car, is challenging, but this continued cash stream back into the dealership is a profitable source of revenue that derives from these repeat customers. This paper examines the Big Five personality traits taken from the Mini-International Personality Item Pool (Mini-IPIP) (Donnellan et al., 2006) within a 33-item automotive questionnaire that examines the overall buying experiences of the participants such as the likelihood to recommend a brand, the likelihood to repurchase a brand, type of ownership (purchase versus lease), and includes prior brand repeat ownership information. Demographic variables are additionally accounted for in the overall automobile buying experience, which includes age, gender, level of education, marital status, number of children, and the annual household income of survey respondents. Significant statistical analysis was found in all areas.

JEL: M30, M31

KEYWORDS: Consumer Research, Marketing, Brand Preference

INTRODUCTION

The automobile buying experience is an occurrence that involves comparison-shopping through local car dealerships, automobile websites, and word-of-mouth communications. Communicating with car dealer sales representatives on which type of vehicle to buy can result in a tedious buying experience. Moreover, buying a car is an important decision that consumers make several times during their lifetime. During the car buying process many questions come up such as which brand of car to purchase, what type, make, or model of vehicle to purchase, and whether or not, to lease or own the car (Caribbean Business, 2013). This paper analyzes consumer behavior buying patterns, taking into account personality and demographic characteristics, within the automobile industry. Specific analysis looked at the likelihood to recommend a brand, the likelihood to repurchase a brand, and previous brand ownership.

LITERATURE REVIEW

Although there were no exact matches in the literature on what specifically this study was about, there were several articles found that had similar research areas including consumer attitudes, brand loyalty customers, customer satisfaction, customer relationship commitment, personality in buying patterns, repeat customer analysis, and relationship marketing. Bodey and Grace (2007) analyzed personality characteristics on consumer attitudes. Consumer's attitude towards complaining about a product had positive effects on the tendency of the consumer to complain. Li et al., (2012) found that customer loyalty is a huge component to a company's overall success. Faithful customers are less price sensitive, and more likely to purchase regularly. Loyal customers provided a steady revenue stream for companies. Relationship quality reduced buyer's remorse, and reinforced the relationship between the shopper, and the dealer. Trust, price deals,

commitment, and education level were positive predictors for word-of-mouth communications. Customer satisfaction, commitment, and price deals were positive predictors for purchase intentions. Likewise, trust, commitment, and price deals, were significant influences on customer loyalty. Customer satisfaction was also a positive influence towards customer purchase intentions (Li et al., 2012). Srivastava and Owens (2010) discovered that new brands entering the market, increased use of sales promotions, unconventional forms of distribution, and a decrease in advertising made maintaining brand commitment progressively difficult. Repeat customers could give a vital competitive advantage to organizations. Loyal customers lower a firm's acquisition costs (Kotler, 2000). Customer loyalty is defined as the relationship between relative attitude, and repeat patronage (Heere & Dickson, 2008). Commitment to a relationship is a relatively stable, robust, and passionate psychological state, or approach, towards maintaining that relationship (Chakraborty, Srivastava, & Marshall, 2007).

The personality traits of agreeableness, and conscientiousness were found to have a positive relationship with preference for consistency. Resistance to change and brand commitment were positively related. True loyalty is commitment based. Constancy measures, such as repeat purchases, can be disingenuous due to overlooking such factors as listlessness, and habit (Srivastava & Owens, 2010). Loyalty is the extent to which the customer desires to sustain a long-term relationship with the firm (Fullerton, 2003). One stimulus for customers to engage in relational exchanges is to save money (Peltier & Westfall, 2000). Companies habitually rewarded loyal customers with a distinctive price offer, however, competitors could easily match this, and therefore, it did not become an ongoing competitive advantage. Structural bonding tactics increased the switching costs, and this level of relationship marketing, which pertained to both partners desiring to partner in order to achieve something, ranked highest in the relationship bonding tactics, and conferred the largest likelihood for firms to create a long-term competitive advantage (Ibrahim & Najjar, 2008). Relationship bonding tactics are helpful in improving customers' loyalty, and relationship marketing tactics could efficiently increase the awareness of customers' trust, and commitment to the brand and/or firm (Armstrong & Kotler, 2000; Gruen et al., 2000). Homburg and Giering (2001) asserted that customer's personality tempered the expansion of a relationship strategy, and it also demonstrated that the strength of a relationship between fulfillment, and customer constancy, was influenced by the individual's personal characteristics.

DATA AND METHODOLOGY

The current research aimed to examine the relationship between personality, and consumer behavior buying patterns within the automobile industry. A 33-item questionnaire was administered in person and online by the authors. The subjects were working professionals in the Houston, Texas metropolitan area. Consumer buying behavior was assessed using 4 different items. Type of ownership was categorized as purchase or lease. The likelihood of recommending, or repurchasing the current brand, was assessed using a 10 point scale where 0 = not likely at all and 10 = extremely likely. The number of previous automobiles of the same brand previously owned, or leased, was categorized as none, 1, 2 or 3+. The personality assessment instrument used was the *Mini-IPIP* (Donnellan et al., 2006) that measures the *Big Five* (McCrae & Costa, 1987) personality traits, which included conscientiousness, agreeableness, neuroticism, openness to new experiences, and extraversion. Information on the demographic characteristics of respondents was also obtained (age, gender, level of education, marital status, number of children, and annual household income). The responses to each section of the questionnaire (e.g. buying behaviors, personality traits, and demographic characteristics) were summarized as frequency (percentage) for categorical variables, and median (interquartile range [IQR]) for scales.

Within the univariable analysis, the relationships between the likelihood of recommending the brand, the likelihood of repurchasing the brand, and each of the five personality traits were assessed using Spearman's correlation coefficient (r). Each personality trait was compared between those who purchased, and those who leased their vehicles using the Mann-Whitney-U test, and by number of vehicles previously owned

using the Kruskal-Wallis test. To determine which factors were independently associated with vehicle buying behaviors, stepwise multivariable regression models were used. For all four behaviors, only variables significantly associated with the behavior were entered into the model with all models based on the same linear predictor:

$$u = \alpha + \beta X + \varepsilon \quad (1)$$

where X was a matrix of all demographic and personality variables selected into the models and β a vector of the corresponding regression coefficients.

For type of ownership, a binary outcome, logistic regression models were applied in the form of

$$\text{Logit}(P(Y)) = u$$

where $P(Y)$ was probability, or leasing a vehicle.

For likelihood of repurchase, or recommending a brand, linear regression models were used where u in equation (1) was the likelihood of repurchase, or recommendation. Finally number of previous brand vehicles owned, or leased, was treated as ordinal (as the final category was collapsed at the time of data collection as “3+”), and so a cumulative logistic (proportional odds) model was used. The model takes the form of

$$\text{Logit}(P(Y > j)) = u$$

where Y was the number of vehicles previously owned, and j was the level of Y .

P-values of variables not included in the models were calculated by adding each factor; one at a time, to a model containing all the factors included in the model and was displayed in the tables alongside the significant results.

All tests were 2-sided and the notation ***, **, and * showed significance at the 1, 5 and 10 percent levels respectively. All analysis was conducted using IBM SPSS Statistics.

RESULTS

The respondents in this survey consisted of 488 working professionals. Sample subjects were 51% female, and 49% male. The unadjusted relationship between buying behaviors, and the *Big Five* (McCrae & Costa, 1987) personality traits are summarized in Table 1. Type of ownership was significantly associated with the extraversion domain. Those who lease their vehicle scored higher with a median (IQR) of 15(13-17) compared to those who purchased (13(12-17)) ($p = .008^{***}$). The likelihood of recommending, or repurchasing the current automobile brand, both showed a significant correlation with the conscientiousness domain ($r = .128, p = .005^{***}$; and $r = .123; p = .006^{***}$), respectively. There was no association between number of vehicles previously owned, and personality.

Table 1: Univariable Association between the Personality Traits and Vehicle Buying Behaviors

Mini-IPIP Domain	Conscientiousness		Agreeableness		Neuroticism		Openness		Extraversion	
		P		P		P		P		P
Ownership type, median (IQR)										
Lease	16(14-18)	0.184	14(13-17)	0.650	11(9-13)	0.860	15(13-17)	0.266	15(13-17)	0.008***
Purchase	15(13-17)		15(13-17)		11(9-13)		15(12-17)		13(12-17)	
Recommendation likelihood, r	0.128	0.005***	0.037	0.412	0.005	0.905	-0.002	0.957	0.026	0.569
Repurchase likelihood, r	0.123	0.006***	0.031	0.497	-0.022	0.628	-0.034	0.458	-0.027	0.549
Number previously owned, median (IQR)										
None	15(13-17)	0.383	15(13-17)	0.348	11(9-13)	0.723	14(12-16)	0.309	14(11-16)	0.809
1	15(13-17)		14(12.25-17)		11(9-13)		15(13-16)		13(11-15)	
2	15(13-17)		14(12.75-16.25)		11.5(9-13)		15(12-17)		13(11-16)	
3 or more	16(13-18)		15(13-17)		11(8-13)		11(8-13)		14(11.25-15)	

This table summarizes the relationship between personality traits, and buying behaviors. Scores in each personality trait summarizes across ownership type, and number of vehicles previously owned, as median (IQR) and compares using Mann-Whitney-U tests, and Kruskal Wallis tests. The relationship between likelihood of recommending current brand, repurchasing current brand, and each of the personality traits is summarized using Spearman's correlation coefficient (r).

The relationships between ownership type and number of vehicles of the same brand previously owned are broken down by demographic characteristics in table 2. Type of ownership varied significantly only by ethnicity ($p = 0.020^{**}$) with the highest rate of leasing observed among Hispanic respondents (14.6%) and the lowest in Asian (3.4%), though annual household income was borderline significant ($p = 0.074^*$) with those with \$200,000+ in annual household income more likely to lease their vehicle. The number of vehicles previously owned differed with the age of the respondent with those in the older age group the most likely to have owned 3 or more of the same brand previously ($p < 0.001^{***}$). There were also differences by ethnicity ($p = 0.047^{**}$) with 27.1% of Asian respondents previously owned 3 or more of the same brand compared to 8.2% of African Americans. Respondents with graduate degrees were also the most likely to have owned 3 or more of the same brand with re-ownership increasing with education level ($p = 0.004^{***}$). There were also significant differences by marital status ($p = 0.005^{***}$), number of children ($p < 0.001^{***}$) and household income ($p < 0.001^{***}$), with those who were married, with higher levels of education and more children likely to have owned the largest number of vehicles by the same brand.

Table 2: Univariable Association between Demographic Characteristics Broken Down by Ownership Type and Number of Vehicles Previously Owned

	Ownership Type			No Previous Vehicles of Same Brand				p-value
	Purchase, N(%)	Lease, N(%)	p-value	None, N(%)	1, N(%)	2, N(%)	3 or more, N(%)	
All	446(91.4)	42(8.6)		176(36.1)	116(23.8)	98(20.1)	97(19.9)	
Age								
18-25 years	139(88.5)	18(11.5)	0.149	64(40.8)	53(33.8)	29(18.5)	11(7.0)	<0.001***
26-35 years	156(91.2)	15(8.8)		71(41.5)	33(19.3)	35(20.5)	32(18.7)	
36-45 years	72(97.3)	2(2.7)		20(27.0)	15(20.3)	20(27.0)	19(25.7)	
46-55 years	48(88.9)	6(11.1)		15(27.8)	10(18.5)	10(18.5)	19(35.2)	
56 or older	30(96.8)	1(3.2)		6(19.4)	5(16.1)	4(12.9)	16(51.6)	
Ethnicity								
White	180(94.7)	10(5.3)	0.020**	71(37.4)	38(20.0)	36(18.9)	45(23.7)	0.047**
Hispanic	135(85.4)	23(14.6)		66(41.8)	41(25.9)	26(16.5)	25(15.8)	
Asian	57(96.6)	2(3.4)		13(22.0)	15(25.4)	15(25.4)	16(27.1)	
African-American	56(91.8)	5(8.2)		23(37.7)	16(26.2)	17(27.9)	5(8.2)	
Other	15(93.8)	1(6.2)		3(18.8)	4(25.0)	4(25.0)	5(31.2)	
Gender								
Female	230(92.7)	18(7.3)	0.333	92(37.1)	60(24.2)	47(19.0)	49(19.8)	0.922
Male	213(90.3)	23(9.7)		84(35.6)	54(22.9)	50(21.2)	48(20.3)	
Level of education								
Some high school - High school diploma	22(88.0)	3(12.0)	0.825	12(48.0)	7(28.0)	2(8.0)	4(16.0)	0.004***
Some college	240(92.0)	21(8.0)		103(39.5)	73(28.0)	42(16.1)	43(16.5)	
4-year college degree	142(91.6)	13(8.4)		49(31.6)	28(18.1)	43(27.7)	35(22.6)	
Graduate degree	40(90.9)	4(9.1)		12(27.3)	7(15.9)	10(22.7)	15(34.1)	
Marital status								
Single	169(91.8)	15(8.2)	0.864	73(39.7)	52(28.3)	35(19.0)	24(13.0)	0.005***
Married	184(91.5)	17(8.5)		65(32.3)	36(17.9)	43(21.4)	57(28.4)	
Divorced/Widowed	27(93.1)	2(6.9)		9(31.0)	6(20.7)	6(20.7)	8(27.6)	
In a relationship	63(88.7)	8(11.3)		28(39.4)	22(31.0)	13(18.3)	8(11.3)	
Number of children								
None	253(91.0)	25(9.0)	0.762	118(42.4)	75(27.0)	52(18.7)	33(11.9)	<0.001***
1-2	147(92.5)	12(7.5)		45(28.3)	30(18.9)	33(20.8)	51(32.1)	
3 or more	43(89.6)	5(10.4)		12(25.0)	11(22.9)	12(25.0)	13(27.1)	
Annual household income								
less than \$35,000	102(90.3)	11(9.7)	0.074*	41(36.3)	36(31.9)	25(22.1)	11(9.7)	<0.001***
\$35,000 - \$74,999	157(92.4)	13(7.6)		68(40.0)	43(25.3)	31(18.2)	28(16.5)	
\$75,000 - \$124,999	116(90.6)	12(9.4)		50(39.1)	26(20.3)	24(18.8)	28(21.9)	
\$125,000 - \$199,999	40(100)	0(0)		9(22.5)	6(15.0)	10(25.0)	15(37.5)	
\$200,000+	28(82.4)	6(17.6)		8(23.5)	4(11.8)	7(20.6)	15(44.1)	

This table displays the demographic characteristics of respondents broken down by ownership type and number of vehicles previously owned. Comparisons were made using the Chi-squared test or Fisher's exact test, as appropriate.

The distribution of scores representing likelihood of recommending or repurchasing the brands broken down by demographic characteristics are displayed in table 3. The only characteristic by which likelihood of recommending the brand significantly varied was age ($p = 0.006^{***}$) where the oldest respondents, i.e. those 56 years or older, reported a median likelihood of 10 (9-10) while in all other age groups the median (IQR) was 9 (8-10). The likelihood of repurchasing the vehicle also varied significantly only with age ($p = 0.003^{***}$) with the likelihood increasing with age. In 18-25 year olds the median (IQR) was 8(7-9), rising to 10(8-10) in those ages 56 or older. Annual household income was significant at the 10% p-levels for both outcomes ($p = 0.078^*$ and $p = 0.080^*$) with a trend towards those who had higher incomes being more likely to recommend or repurchase the same brand again.

Table 3: Univariable Association between Likelihood of Recommending and Repurchasing the Current Brand and Demographic Characteristics

	Likelihood of recommendation			Likelihood of repurchasing		
	Median	IQR	p-value	median	IQR	p-value
All	9	7-10		9	8-10	
Age						
18-25 years	9	8-10	0.006***	8	7-9	0.003***
26-35 years	9	8-10		9	7-10	
36-45 years	9	8-10		8	7-10	
46-55 years	9	8-10		9	7-10	
56 or older	10	9-10		10	8-10	
Ethnicity						
White	9	8-10	0.122	9	7-10	0.456
Hispanic	9	8-10		9	7-10	
Asian	9	8-10		8	8-10	
African-American	9	7-10		8	6-10	
Other	7.5	5-10		7.5	4.25-10	
Gender						
Female	9	8-10	0.636	9	7-10	0.982
Male	9	8-10		9	7-10	
Level of education						
Some high school -High school diploma	9	7-10	0.845	8	6-9.5	0.828
Some college	9	8-10		9	7-10	
4-year college degree	9	8-10		9	7-10	
Graduate degree	9	8-10		8	7-9	
Marital status						
Single	9	8-10	0.562	9	7-10	0.506
Married	9	8-10		9	7-10	
Divorced /Widowed	9	7-10		8	7-10	
In a relationship	9	8-10		9	6.75-10	
Number of children						
None	9	8-10	0.257	8	7-10	0.086
1-2	9	8-10		9	7-10	
3 or more	9	8-10		9	8-10	
Annual household income						
less than \$35,000	9	8-10	0.078*	8	7-9	0.080*
\$35,000 - \$74,999	9	8-10		9	7-10	
\$75,000 - \$124,999	9	8-10		9	7-10	
\$125,000 - \$199,999	9	7-10		9	7.25-10	
\$200,000+	10	9-10		9	8-10	

This table provides the median (IQR) scores on the scales used to rate likelihood of repurchasing and of recommending the current brand by demographic characteristics. Comparisons between groups were made using the Mann-Whitney-U test of Kruskal Wallis test, as appropriate

To determine which personality traits influence buying behaviors, after adjusting for, and demographic characteristics were considered, multivariable stepwise regression models were used, the results of which are presented in Table 4. Among demographic characteristics, ethnicity was the only factor that was significantly associated with all four buying behaviour indicators. Asian respondents were the least likely to lease their vehicles, and Hispanic respondents were over 3 times more likely to lease than White respondents (OR=3.166 (1.450-6.914)). Respondents of Other ethnicity were the least likely to indicate that they would recommend, or repurchase their current vehicle but were the most likely to have previously owned vehicles of the same brand. Speculating, based on the overall demographics of the respondents, we believe Other to represent the Middle Eastern community.

Table 4: Multivariable Associations between Vehicle Buying Behaviors, Personality Dimensions, and Demographic Characteristics

	Ownership Type		Likelihood of Recommendation		Likelihood of Repurchase		Number Previously Owned	
	OR (95% CI)	P	Beta (95% CI)	P	Beta (95% CI)	P	OR (95% CI)	P
Mini-IPIP domain								
Conscientiousness		0.339	0.059 (0.007-0.111)	0.027**		0.148		0.579
Agreeableness		0.407		0.839		0.973	0.919 (0.863-0.978)	0.008***
Neuroticism		0.510		0.679		0.764		0.882
Openness		0.843		0.367		0.433	1.106 (1.042-1.173)	0.001***
Extraversion	1.126 (1.018-1.245)	0.021**		0.841		0.262		0.648
Age		0.156		0.117				
18-25 years					Ref 0.501 (0.012-0.989)	0.003***	1 1.251 (0.825-1.897)	0.007***
26-35 years					0.162 (-0.463-0.788)		2.023 (1.153-3.548)	
36-45 years					0.414 (-0.303-1.131)		2.167 (1.108-4.237)	
46-55 years					1.649 (0.770-2.529)		4.148 (1.835-9.375)	
56 or older								
Ethnicity								
White	1	0.021**	Ref	0.005***	Ref	0.029**	1	0.007***
Hispanic	3.166 (1.450-6.914)		0.236 (-0.139-0.612)		0.529 (0.040-1.019)		0.879 (0.586-1.318)	
Asian	0.756 (0.159-3.597)		0.140 (-0.378-0.657)		0.308 (-0.352-0.968)		2.118 (1.226-3.660)	
African-American	1.648 (0.536-5.063)		-0.175 (-0.0687-0.337)		-0.175 (-0.833-0.484)		0.829 (0.482-1.4290)	
Other	1.334 (0.158-11.292)		-1.485 (-2.391- -0.580)		-0.984 (-2.135-0.168)		2.335 (0.901-6.051)	
Gender		0.560		0.531		0.947		0.280
Level of education		0.739		0.441		0.460		
High school							1 1.147 (0.024-3.152)	0.069*
Some college							2.183 (0.999-3.177)	
4-year college degree							1.510 (0.595-3.850)	
Graduate degree								
Marital status		0.854		0.901		0.587		0.944
Number of children		0.720		0.364		0.581		
None							1 1.941 (1.281-2.942)	0.018**
1-2							1.491 (0.784-2.835)	
3 or more								
Annual household income		0.133		0.217		0.711		
less than \$35,000							1 0.857 (0.535-1.340)	0.081*
\$35,000 - \$74,999							0.714 (0.424-1.204)	
\$75,000 - \$124,999							1.758 (0.858-3.644)	
\$125,000 - \$199,999							1.619 (0.745-3.515)	
3 or more								

This table displays the demographic characteristics and personality traits that were independently associated with buying behavior. Logistic regression was used to model the odds of leasing the current vehicle and results summarized as odds ratios (OR). Linear regression was used to explore associations with likelihood of recommending or repurchasing current brand of vehicle. Cumulative logistic regression models were used for number of vehicles previously owned. The ORs indicate the odds of having previously owned an additional vehicle.

Age was also a significant predictor of likelihood of repurchasing, and having previously owned the same brand, with those in the oldest age category most likely to indicate they would repurchase, and most likely to previously own more vehicles within the same brand. Number of children was a significant predictor of the number of vehicles previously owned with participants who had no children the least likely to report previous ownership. Level of education and annual household income were both significant predictors (*p*

= <0.10) of number of vehicles previously owned with those with higher incomes, and highest levels of education tending to be more likely to have previously owned a greater number of the same vehicle. After adjusting for significant demographic variables, extraversion was associated with ownership type ($p = .021^{**}$). For every one-point increase in the extraversion score, the odds of leasing a vehicle, rather than purchase, increased by 12.6% (OR=1.126 (95% CI 1.018-1.245)). Level of conscientiousness was associated with how likely a respondent was to recommend their current brand ($p = .027^{**}$). For every one-point increase in the conscientiousness score, the mean score on the recommendation scale increased by 0.059 (0.007-0.111). Agreeableness and openness to new experiences were both significantly associated with the odds of having previously owned vehicles of the same brand ($p = .008^{***}$ and $p = .001^{***}$), respectively. For a one-point increase in the agreeableness domain, the odds of having previously owned one additional vehicle increased by 8.1% (OR=0.919 (0.863-0.978)). Conversely a one-point increase in the openness to new experiences domain was associated with a 10.6% increase in odds (OR=1.106(1.042-1.173)). None of the personality traits were associated with likelihood of repurchasing the same vehicle.

DISCUSSION

The effects of this study show that the participants who scored higher in extraversion are more likely to lease a car versus outright purchase a car. Customers who are more conscientiousness are more likely to recommend or repurchase their current automobile brand. Hispanics are more likely to lease their car, and Asians are the least likely to lease a vehicle. Those in the older age group (e.g. 56+) are more likely to have owned 3 or more of the same brand, and more likely to recommend and repurchase their current car brand. Asians are more likely to own 3 or more of the same brand, with African-Americans owning the least amount of the same brand overall. Respondents with higher incomes, and highest levels of education (e.g. graduate degrees) tend to be more likely to have previously owned a greater number of the same vehicle. Those who are married, with higher levels of education and more children are more likely to have owned the largest number of vehicles within the same brand. Additionally, those with higher incomes are more likely to recommend or repurchase the same brand.

Hispanic respondents are most likely to lease a car, 3 times more than Whites, while Asians are the least likely to lease. The Other ethnicity group (speculative to be Middle Eastern responders) are most likely to have previously owned vehicles of the same brand, however, they are the least likely to recommend or repurchase their current vehicle. Participants with no children are least likely to have prior brand ownership. The more extraverted the participants, the more likely to lease over purchase a car. The more conscientious the participants are, the more likely to recommend their current car brand. The more agreeable and more open to new experiences the participant is the more likely to have previously owned vehicles from the same brand.

CONCLUDING COMMENTS

Upon reviewing the analysis of this study, it is determined that demographic features, and personality dimensions do play a significant role in whether a buyer will recommend, repurchase, have prior brand ownership of a particular brand, and will either purchase or lease a vehicle within the automobile industry landscape. This information is important to car dealership owners, managers, sales teams, and staff in a variety of ways. Dealers typically have demographic data of their customers on hand. This information is found internally through the customers' application process, and service appointments. Dealers could seek using a personality survey to gain more of an insight into their customers' personality dimensions, and then tailor dealership marketing efforts to reach out to those particular customers that are more inclined to recommend, repurchase, be on-going repeat buyers, and purchase or lease through these identified personality dimensions. Utilizing the customers' demographic information by having customers complete a brief demographic questionnaire could likewise do this. With the dealers conducting both a spontaneous personality analysis on their customers, as well as, having access to customer demographic characteristics,

whether documented or observed, this could allow the dealership to modify their sales and marketing approaches to gain repeat customers, specific repeat car brand buyers, as well as, those particular customers who are more likely to recommend a brand could be besought for family and friend contacts to further market to, as well.

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THE FOUNDATIONS OF BALANCE SHEET AND THE INEQUALITY OF THE BASIC ACCOUNTING EQUATION FROM THE VIEWPOINT OF SET THEORY

Fernando Juárez, Universidad del Rosario

ABSTRACT

The basics of financial accounting in the balance sheet and the basic accounting equation are revisited from the viewpoint of axiomatic set theory and predicate logic. The conceptual distinction between assets and claims on the assets are pointed out to allow for the application of set theory; next, it follows an application of the axioms of the theory. This application leads to obtain two sets of monetary units, which represent assets and claims (Liabilities and Equity) on the assets. These sets are properly built, according to the applications of the axioms, and comprise all the grouped items, still with financial meaning, of the lower levels in the balance sheet. An equality relation is applied to the classified balance sheet, according to these sets, to determine the equality of assets to the union of liabilities and equity; the application resulted in an inequality. This inequality is interpreted with the restriction of the application of the set theory. The special case where the basic accounting equation holds is described; however, this case has no financial meaning.

JEL: G3, M2, M4

KEYWORDS: Corporate finances, Financial accounting, Balance Sheet, Basic accounting equation, Set theory.

INTRODUCTION

Balance sheet is based on the equality of assets to liabilities and equity. This equation is the fundamentals of the financial statements and analysis. However, different views in financial accounting analysis exist; i.e. conservatism accounting (Wang, 2013) or semiotic linguistic theory (Macintosh and Baker, 2002). Besides, chaos and complexity theories provide with a different approach to financial accounting. Juárez (2012, 2013, 2014) described the use of belief logic (see Smullyan, 1986) and para-consistent logics in financial analysis. Historically, it has been an interest in reviewing the foundations of financial accounting. Sterling (1967) reviewed the theoretical basis of accounting and, later on, Bauman (1996) explored the theoretical framework in fundamental analysis. Still later, Christensen (2010) discussed the conceptual frameworks of accounting. The accounting equation has also been analyzed (Nicol, 1968); however, analysis is made assuming the equation is true. Nevertheless, a rationale exist that gives support to the equation, Consequently, in this research, the rationale for the basic accounting equation from the set theory and predicate logic is analyzed.

LITERATURE REVIEW

Few works have been done introducing logic and axiomatic theories into accounting. The use of the axiomatic theory by Carlson and Lamb's (1981) is complete and deep. They also made a reference to Mattessich (1957, 1964) and the impressive work he did, pointing out the fact that Mattessich system uses set theory while they uses predicate logic. Finally, they provide mechanisms to deduce and preserve the accounting equation. Additionally, the approach of chaos and complexity introduces propositional, belief and circumscription logics, and dialogic in financial analysis (Juárez, 2012, 2013, 2014). Therefore, this

investigation used the axiomatic set theory of Zermelo-Fraenkel (Zermelo, 2004, original 1908) and predicate logic to determine the logical truth of the basic accounting equation.

METHODOLOGY

The method is objective, rationalistic, deductive and analytical.

RESULTS AND DISCUSSION

Any capital unit is defined as an asset, and a liability or equity resulting in the sets A , L and E . By the axiom of power set, the subsets current assets, long-term investments, property, plant and equipment and intangible assets are subsets of A . Besides, the set L comprises current liabilities and long-term liabilities. These sets also comprises other sets, such as notes payable or mortgage payable, among others; all of them are subsets of L . The same goes to E , which includes the sets issued capital, common stocks or retained earnings, among others; they are subsets of E . Applying the axiom of union, the set L_n consists of all of the individual liabilities elements; the set C_n comprises the elements that are claims on the assets and the set A_n includes all of the assets subsets. By the axiom of extensionality, the sets A_n and C_n are compared. The axiom of specification allows determining that the capital units of each subset of C_n has similar capital units spread over the subsets of A_n . Accordingly, the subsets of A_n are not congruente with the subsets of C_n and, due to this lack of correspondence, $C_n \neq L_n \cup E$, and, in general

$$A \neq L \cup E$$

As a special case, a new application of the axiom of union would result in sets A_m and C_m , each of them with all the single capital units. According to the axiom of extensionality, these sets are equal and, consequently, $A = L \cup E$. Nevertheless, this solution is trivial and has no financial meaning.

CONCLUSION

The result shows that the equation is an inequality. However, despite it has been pointed out that the union of two sets is equal to the algebraic sum (Kragh, 2001) this result must be understood within the restriction of the set theory.

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BIOGRAPHY

Fernando Juárez is Researcher and Professor of Research Methods at Escuela de Administración – Universidad del Rosario. He holds a PhD of Psychology from the Universidad Autónoma (Madrid – Spain), and a Master of Business Administration from the University of Miami (Miami – USA). He can be reached at Universidad del Rosario, Autopista Norte, No. 198, Bogotá, Colombia, fernando.juarez@urosario.edu.co, fernando_juarez2@yahoo.com

AN EMPIRICAL ANALYSIS OF MONETARY POLICY REACTION FUNCTION: EVIDENCE FROM NIGERIA

Ikechukwu Kelikume, Lagos Business School Nigeria

Faith A. Alabi, Edward Kingston Nigeria Associates

Roseline Chizoba Ike-Anikwe, IMT, Enugu Nigeria

ABSTRACT

The changing and unpredictable nature of the money demand function has led many Central Banks authorities around the world to shift from exchange rate and monetary policy targeting to inflation targeting framework. The gradual shift to inflation targeting has reawakened interest in the Taylor's Rule which states that nominal anchor interest rate must be raised by more than a proportionate change in inflation to achieve price stability. The main aim of this study is to determine how the Central Bank of Nigeria responds to the dynamic and changing macroeconomic environment. The monetary policy reaction function developed for this study is derived following the basic structure of the Taylor's rule. Using secondary time series data sourced from the Central Bank of Nigeria Statistical Bulletin covering the periods 1998:Q1-2014:Q2, the study builds on the Taylor rule to formulate a model that track the Central Bank of Nigeria monetary policy reaction function. The method adopted in carrying out the study is the Auto Regressive Distributed Lag Modeling technique. The stylized fact of the study shows that monetary policy variables are moving along same path accompanied by declining inflation and improved productivity. Results obtained from the study will be used to track stability and dynamics of the Central Bank reaction function and to predict the future direction for monetary policy in Nigeria.

JEL: C11, E52, E58

KEYWORD: Monetary Policy, Central Bank, Reaction Function, Taylor's Rule

INTRODUCTION

The philosophy of achieving internal balance and external viability has remained the strategic anchor of monetary authorities in Nigeria. Like most Central Banks around the world, the goal of price stability has remained the focus of monetary authorities which is closely associated with maintenance of a stable macroeconomic growth (full employment output and accompanied by stable long-term interest rate and exchange rates. In Nigeria, the success of monetary policy in the last 5 year is evident in the management of inflation which has been brought down and kept low at a single digit level. As at end 2013, inflation in Nigeria at 8.5% was amongst the lowest in the countries in Sub-Saharan Africa.

Despite the success recorded by the Central Bank of Nigeria in tracking inflation successively to a single digit level, efforts at sustained management of price movement and attainment of macroeconomic long term goals calls for increased use of Taylor's rule. The rule which was first proposed by Taylor (1993) and Henderson and Mckibbin (1993), relates to how much Central bank should vary nominal interest rate in response to changes in inflation and other notable macroeconomic aggregates. The rule popularly known as the Taylors principle stipulates that for every one percent increase in inflation, the monetary authorities should raise nominal interest rate by one percentage point (Dvig, Leeper and Eric 2007; Anthanasios 2001). The policy reaction function estimated by Taylor concludes that an interest rate setting rule can be approximated empirically for monetary policy operation. The Taylor's reaction function points to a rigorous altering of Central Bank's nominal interest rate to impact market rates and influence monetary policy short term and long term decisions.

Overtime, the Central Bank of Nigeria has adopted various instruments at their disposal to meet their short term and long term goals. These instruments affect the intermediate and ultimate targets variables through different channels of Monetary Transmission Mechanism. Tools used in recent times include; Open Market Operation (OMO), Reserve money, Exchange rate, and Cash Reserve Ratio (CRR) and the deliberate fixing of the anchor rate at 12% since the fourth quarter of 2011. The paper extends the study of the monetary policy reaction function by focusing on the efficacy of the current CBN monetary policy with the aim of predicting the optimum certainty monetary policy action and the relevance of the Taylor's rule in the management of interest rate and inflation for Nigeria.

Following the broad objective of the paper, the rest of the paper consists of four sections; Section 2 provides an overview of monetary policy in Nigeria and the review of literature, Section 3 prescribes the theoretical framework and model Section 4 presents the data, methodology and analyses the empirical results. Section 5 summarizes the main findings and draws some policy implications.

LITERATURE REVIEW

Overview of Monetary Policy in Nigeria – Stylized Facts

The monetary authority-the Central Bank of Nigeria (CBN) has the power to alter deliberately monetary instruments (direct and indirect) to achieve the intermediate and ultimate target of monetary policy. Unlike many Central Banks around that have shifted to inflation targeting (IT) framework to achieve macroeconomic goals and objectives, the Central Bank of Nigeria uses a mix of the monetary targeting strategy and inflation targeting strategy as the platform for achieving its policy objectives.

Table 1: Instruments of Monetary Policy in Nigeria

Monetary Policy Instruments	Intermediate Target	Ultimate Target
Nominal Anchor rates(MRR/MPR; SLF, SDF)	Money Market	Inflation Stability
Liquidity Management-OMO; LR; CRR	Exchange rate market	Exchange rate stability
Fixed Exchange Rate or Exchange Rate Band(Floating Exchange Rate Regime)	Equity Market	GDP Growth
FOREX Sales (WDAS)	Bonds Market	
Sectoral Allocation of Credit	Deposit Money Banks (DMBs)	
Credit Facilities		
Stabilization Securitization		
Effective 11th December 2006		
Nominal Anchor Rate (MPR, SLF, SDF)	Stability in short term interest rates	Stable value of domestic currency
Liquidity Management-OMO, LR and CRR		Single digit inflation
Effective 7th August and 2nd October 2013 Respectively		
Public Deposit CRR, FOREX Sales (RDAS)		

Table 1 shows the evolution of monetary policy instrument in Nigeria as well as the various monetary policy instruments, the intermediate target variable and the ultimate target variables. New changes in monetary policy instruments effective October 2013 include the introduction of public deposit CRR and foreign exchange sales (Retail Dutch Auction Sales). The ultimate target variable since 2006 include, exchange rate stability, price stability and a stable real GDP growth rate. Note: MRR=Minimum Rediscount Rate; MPR=Monetary Policy Rate; SLF=Standing Lending Facility Rate; SDF=Standing Deposit Facility Rates; OMO=Open Market Operation; LR=Lending Rate; CRR=Cash Reserve Ratio; WDAS=Wholesale Dutch auction Sales; RDAS=Retail Dutch Auction Sales;

The CBN under the monetary targeting platform uses nominal anchors (money supply, exchange rate and interest rate) to manage liquidity and cost, with the overall goal of maintaining a stable macroeconomic environment. The Central Bank of Nigeria explored the Exchange Rate Targeting option from 1959 to 1974. From 1975, the policy option shifted to Monetary Targeting which lasted until 2001, when the Central Bank adopted a mix of Inflation Targeting 2001 and Monetary Targeting Strategies. The basic distinction between the various type of policy option lies primarily with the set of instruments and variables that are used by the monetary authority to achieve their goals. These strategies are usually supported by interest rate and output targeting.

An examination of the trend relationship of selected intermediate and ultimate target macroeconomic variables in Figure 1, suggests that monetary policy rate, growth in real GDP, prime lending rate and inflation are all trending downwards through a well-defined pattern. As indicated by the trend lines in Figure 1.

Figure 1: Trend Relationship between Macroeconomic Aggregates in Nigeria

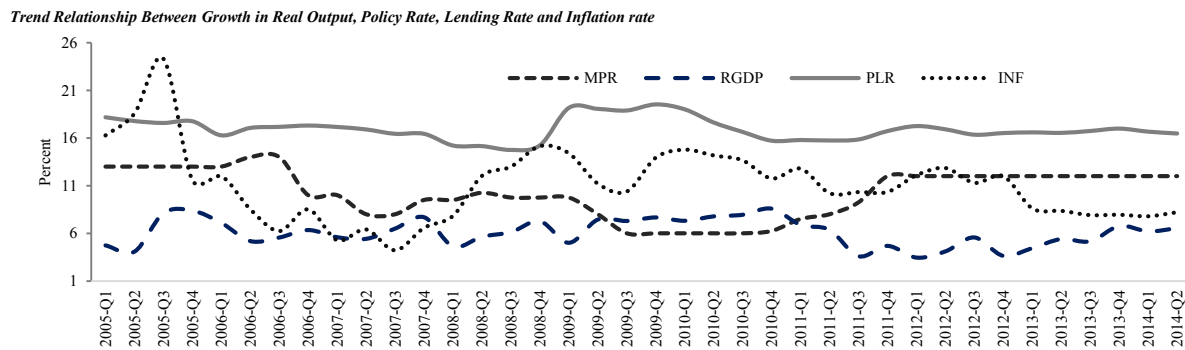


Figure 1, shows trend relationship between Real GDP growth rates, monetary policy rates, prime lending rates and inflation. The trend shows real GDP growth rate is negatively correlated with inflation and positively correlated with prime lending rates and monetary policy rates.

In Figure 2, real GDP is plotted against potential output to obtain the output gap. The output gap suggests that more monetary stimulus is needed to close the wide gap between potential output and actual output.

Figure 2: Trend relationship in Nigeria

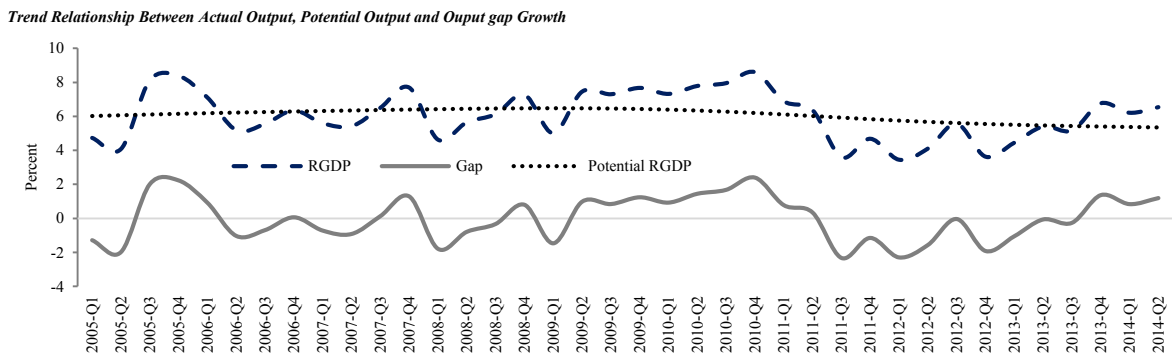


Figure 2, shows a plot between actual output, potential output and output GAP

The typical Taylor’s rule $(r^* + \pi^* + \beta(\pi_t - \pi^*) + \gamma(y_t - y_N))$ with beta (β) and gamma (γ) estimated at 1.5 and 0.5 respectively suggests how central bank should set short-term interest rates to achieve both its short-run goal for economic stability and long-run goal for inflation. This rule further suggest that real Fed funds rate (MPR in the case of Nigeria) should be raised 1.5 percentage points for every percentage point inflation rises above target, and should also be raised 0.5 percentage points for every percentage point raise of actual output above potential output. This is however, is not the case in Nigeria as shown in the Taylor’s equation estimate as shown in Figure 3. The estimate shows a negative relationship between the real policy rate, inflation and output gap. The nominal policy rate is significantly above inflation rate and actual output growth (figure 3) while real policy rate rise by more than 0.5% for every percentage point inflation rises above target or output gap given credence to the fact that the Taylor estimate differ with economic structure (see figure 4).

Figure 3: Trend Relationship between MPR, Inflation and Output Gap in Nigeria

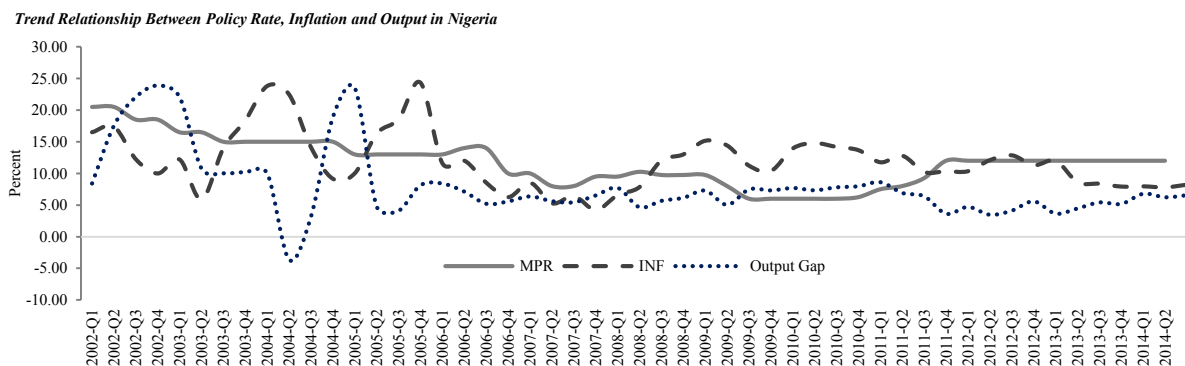


Figure 3, shows the trend relationship between nominal interest rate (MPR), inflation and output gap in Nigeria between Q1: 2002 and Q2:2014. The trend shows a closely tailored movement between inflation and output gap between 2006 and 2014 while MPR has been largely stable and fixed at 12% since Q1:2011.

Figure 4: Analysis of Taylor Estimate and Rule in Nigeria

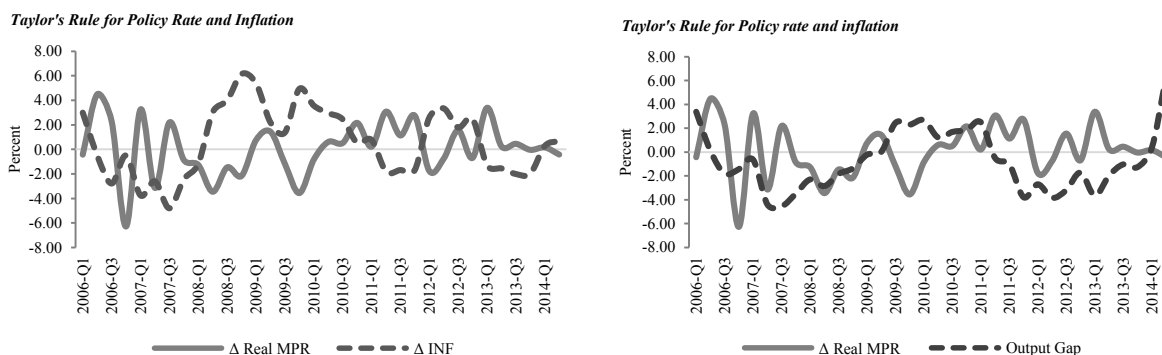


Figure 4, shows the plot of change in real MPR with change in inflation and output gap. The trend shows a negative relationship between changes in inflation, monetary policy rate and output gap

Empirical Review

Monetary policy rule focuses on rules that are distinguished by the choice of policy instrument which are usually transmitted through the interest rate and monetary base. The concept of Monetary Policy Reaction Function (MPRF) motivated by the pioneering work of Taylor 1993 emphasizes the inverse coefficient of the Philips equation while explaining how central banks reacts to macroeconomic conditions through the altering interest rate.

The foundational work for MPRF by Taylor (1993) used a linear trend of the real GDP to measure potential Output and assumed expected inflation (Targeted inflation) to be 2 percent to show that this rule can perfectly stimulate short-term nominal interest of the United States (US). The policy rule therefore conclude that central bank policy rate rises if inflation increases above the target or if real GDP rises above potential GDP and the central bank policy rate decreases if inflation is below the target or if real GDP decreases below potential GDP.

Subsequent research on the MPRF subject has continued to build-up drawing from the Taylor’s seminal article and generating research conclusions on the Central Bank monetary policy reaction function. The study by Clarida, Gali and Gertler (1998), estimated monetary policy reaction function using Generalized

Method of Moments and found that, Central Banks in U.S., Japan, and Germany pursued an implicit forward-looking inflation targeting which reacts to the expected inflation rather than past inflation.

Judd and Rudebusch (1998) conclude that the Taylor rule prescribe guide on the relationships among variables when conducting monetary policy. Gerlach and Smets (2000) examined whether monetary policy would respond to a shock in exchange rate found a mixed result across countries. They found that Australia's Central Bank does not respond to exchange rates shocks while central banks in Canada and New Zealand respond significantly to a shock to the exchange rate. Assane and Malamud (2000) using the Vector Auto-regression (VAR) model, having studied the relationship between monetary policy and exchange rates found that a weak dollar causes the Fed to raise the federal funds rate thus a rise in the federal funds rate leads appreciation of the U.S. dollar. Romer (2001) argued that the values for the coefficients of the output gap and the inflation gap would change the effectiveness of monetary policy indicating that larger values of the coefficients would cause the actual inflation rate and output to decline more than expected. He suggests that the lagged value of output gap and inflation gap are better proxies.

Hsing (2004) used a VAR model to estimate the Bank of Canada's reaction function, found that the Taylor rule is extended to include exchange rate since the objectives of the Bank of Canada is to maintain currency stability to promote international trade. In a similar study conducted by Hsing and Lee (2004) for the Bank of Korea, they found out in their study, that the call rate reacts positively to a shock to the inflation gap, the output gap, the exchange rate gap, the stock price gap, and the lagged call rate during some of the quarters. They conclude that the inflation gap and the exchange rate gap are more influential in the short run in explaining the variance in the call rate whereas the output gap and the stock market gap are more important in the long run.

Similarly, Galbraith, et al. (2007) applying VAR model found that the Federal Reserve does not react to inflation signals but to the unemployment. Estimating the monetary policy reaction function for European Union countries, Sutherland (2010) found that there exist wide disparities across countries as to determinants of policy reaction. Specifically, the results showed monetary policy in large economies significantly influence monetary policy reactions in smaller ones however, they conclude that monetary policy has reacted less to contemporaneous measures of the output gap, while asset price developments do not generally appear to have influenced monetary policy decisions.

Kaytanci (2008) applying vector error-correction model estimated monetary policy reaction function for Turkey based on an extended Taylor rule. He found that the policy rate responds positively to shock to the output gap, the inflation gap, or the lagged overnight rate while responding negatively to exchange rate.

Employing dynamic ordinary least squares (OLS), Inoue and Hamori (2009) estimated a Taylor-type monetary policy reaction function for India and conclude that the output gap and the exchange rate were statistically significant with their correct signs but the same was not true for the inflation gap

In Nigeria, the study of the reaction function is yet to be entirely explored. The study Iklaga (2009), estimated a Taylor-type monetary policy reaction function, the results suggest that inflationary pressures played a significant role in policy stance. Apanisile and Ajilore (2013) estimated the reaction function under the Taylor's rule using Engle-Granger approach to co-integration. They reached a conclusion that the implementation of monetary policy function was done in effect to achieve price stability. Agu (2007) confirm that inflation is the primary determinant of the central bank's reaction though policy targets usually differ from outcome while the recent study by Doguwa and Essien (2013), found that the reaction function fits the actual policy performance of real monetary policy rate and reserve money.

DATA AND METHODOLOGY

The theoretical base of the monetary policy reaction function is derived from three structural equation, namely the Phillips curve relationship, the aggregate demand model (IS equation) and the uncovered interest rate parity model which formed the bedrock Taylor (1993) monetary policy reaction function.

The derivation of the MPRF begins with the first equation-the Phillips curve relationship. The Phillips curve emphasizes a trade-off between inflation and unemployment by relating inflation directly to output gap. The Phillips curve relationship is expressed in equation (1) as follows;

$$\pi_t = \alpha + \beta\pi_{t-1} + \theta Y_t + \varepsilon_t \quad (1)$$

Where π is inflation, π_{t-1} is inflation lagged by one period and Y is the output gap. α , β and θ are the unknown parameters while ε_t is the error term. The aggregate demand model (the IS equation) relates output gap to interest rate and inflation and the model is expressed as follows in equation (2);

$$Y_t = \alpha + \beta i_t + \gamma \pi_t + \varphi R_t + \mu_t \quad (2)$$

Where Y is the output gap, i_t is the policy anchor rate, π is inflation and R is the nominal interest rate.

The third model-the uncovered interest rate parity model emphasizes exchange rate premium and interest rate differential between domestic and foreign interest rate. The model is expressed in equation (3) as follows;

$$R_t = \alpha + \beta R_t^* + \gamma(\chi_t - \chi_{t-1}) + \mu_t \quad (3)$$

Where R is the nominal interest rate, R^* is anticipated interest rate, χ is exchange rate and $(\chi_t - \chi_{t-1})$ is exchange rate premium. The original version of Taylor's rule however, relates nominal interest rate to assumed equilibrium real interest rate, the divergence between actual inflation rate and target inflation rate and the divergence between actual output and potential output. The equation in its original version is expressed in equation (4) as follows;

$$\hat{i}_t = \alpha + r_t^* + \beta(\pi_t - \pi^*) + \gamma(Y_t - Y_N) \quad (4)$$

The calibration of the three structural equation above yield the simple model for the MPRF which relates policy to output gap and the deviation of inflation from target as shown by the equation below

$$\hat{i}_t = \alpha + \delta(r^* - \pi^*) + \beta(\pi_t - \pi^*) + \gamma(Y_t - Y_N) + \mu_t \quad (5)$$

Where r^* is the average (long-run) real interest rate, $(r^* + \pi^*)$ is the nominal interest rate, $(Y_t - Y_N)$ is the output gap. Thus the model can be expressed in a simplified form as;

$$\hat{i}_t = \alpha + \delta R_t + \beta \pi_t + \gamma Y_t + \mu_t \quad (6)$$

The model links the policy instrument (a short-term interest rate) and the nexus of output, inflation, and the exchange rate in a small-open economy. Following the basic structure of the Taylor's rule (1993) and Doguwa and Essien (2013), we estimate two models to track the performance of CBN monetary policy reaction function with the model for estimation below

$$\hat{i}_t = \alpha + \delta(r^* + \pi^*) + \beta(\pi_t - \pi^*) + \gamma(Y_t - Y_N) + \theta' X_t + \mu \quad (7)$$

Where \hat{i}_t represents monetary policy instrument such as MPR, $(r^* + \pi^*)$ is the nominal interest rate proxy by the Prime Lending Rate (PLR), $\pi_t - \pi^*$ is the divergence between actual inflation rate and target inflation while $Y_t - Y_N$ is the divergence between actual output and potential output. X_t represents other controls of

each model to be estimated, especially the Naira- Dollar exchange rate premium between interbank rate and the official exchange. We introduce the control variable to capture business transactions which are usually carried out using the interbank rate.

Specifically, the model formulated to access and track the CBN monetary policy reaction function is specified as follows;

$$MPR_t = f(R, \pi^*, Y^*, \chi^*) \quad (8)$$

Where MPR is the target short term nominal interest rate (monetary policy rate), R is prime Lending rate, π^* is the divergence between actual inflation rate measured by GDP deflator and the desired inflation rate, Y^* is the divergence between the log of real GDP and the log of potential output while χ^* is the exchange rate premium between bureau de Change and official exchange rate. The model is expressed in linear estimation form as;

$$MPR_t = \alpha + \beta R_t + \theta \pi^* + \delta Y^* + \gamma \chi_t + \mu_t \quad (9)$$

Where on a *priori*, $\beta, \delta, \gamma < 0, \theta > 0$,

The Auto-Regressive Distributed Lag (ARDL) Bound Testing Methodology

Several methods have been applied in the empirical literature to conduct cointegration test and estimate the short run and long run relationships between macroeconomic variables. These methods ranges from the residual based Engle-Granger (1987), the maximum likelihood based Johansen (1991; 1995) test, the Johansen-Juslius (1990) test and the ARDL testing methodology of Pesaran, Shin and Snith (2001). Of the several methods used in conducting cointegration test, the ARDL testing methodology stands out because of its simplicity and use in situations where variables in the model exhibits a mixture of I(0) and I(1) data series.

The uniqueness of the ARDL modeling technique motivates the preference for the ARDL (p,q) modeling technique in place of other cointegration testing procedures to examine the CBN monetary policy reaction function for Nigeria. Drawing from equation (9), the ARDL (p, q) model is defined as follows;

$$MPR_t = \Phi_1 MPR_{t-1} + \dots + \Phi_p MPR_{t-p} + \beta_0 R_t + \theta_0 \pi^* + \delta_0 Y^* + \gamma_0 \chi_t + \beta_1 R_{t-1} + \dots + \beta_q R_{t-p} + \theta_1 \pi^*_{t-1} + \dots + \theta_q \pi^*_{t-p} + \delta_1 Y^*_{t-1} + \dots + \delta_q Y^*_{t-p} + \gamma_1 \chi_{t-1} + \dots + \gamma_q \chi_{t-p} + \mu_t \quad (10)$$

Where, $\mu_t \sim iid(0, \tilde{\sigma}^2)$

Equation (10) is the unrestricted ECM model. From this model, we obtain the ECM regression of the model as follows;

$$\Delta MPR_t = \alpha \hat{\epsilon}_{t-1} + \sum_{j=1}^{p-1} \phi_j \Delta MPR_{t-j} + \sum_{j=0}^{q-1} \beta_j \Delta R_{t-j} + \sum_{j=0}^{q-1} \theta_j \Delta \pi^*_{t-j} + \sum_{j=0}^{q-1} \delta_j \Delta Y^*_{t-j} + \sum_{j=0}^{q-1} \gamma_j \Delta \chi_{t-j} + \psi_1 MPR_{t-1} + \psi_2 R_{t-1} + \psi_3 \pi^*_{t-1} + \psi_4 Y^*_{t-1} + \psi_5 \chi_{t-1} + u_t \quad (11)$$

Equation (11) is the ARDL cointegration model. In the model, the symbol Δ represents the first difference operator. The summation signs in the equation represent the error correction dynamics while the variable with the coefficients ψ 's corresponds to the long run relationship.

To obtain the optimal lag length of the model, we make use of the Schwartz-Bayesian Criteria (SBC) and the Akaike Information Criteria (AIC). To ascertain the appropriateness of the ARDL model, the residual diagnostics, serial correlation LM test is applied for the study.

RESULT AND DISCUSSION

The data used to fit the model consists of quarterly time series data with sample period covering 1998:Q1-2014:Q2. All data were sourced from the Central bank of Nigeria Statistical bulletin and the National Bureau of Statistics, Nigeria. Specific data include changes in real GDP, changes in monetary aggregate (Monetary Policy Rate inflation rate measured by real GDP deflator, real interest rate proxy by the summation of nominal interest rate and inflation and exchange rate premium measured as the difference between interbank rate and the Wholesale Dutch Auction sales. rest rates (Prime lending rate, interbank and Treasury bill rate). With the exception of monetary policy rate, real interest rate and exchange rates, all the other variables are analyzed in quarterly changes of their logarithms.

The uniqueness of the ARDL modeling approach makes it easy for estimation of models with a mix of I (0) and I (1) series but not in the presence of I(2) series. Other cointegration test method such as Johansen-Juselius (1990) and Johansen (1991;1995) requires that all the variables used in testing for short run and long run relationship among the variables in a model must be integrated of order one or an I(1) series. Given the limitation of the ARDL modeling approach which is that the model collapses in the presence of I(2) series, we proceeded to testing for the unit root properties of the variables at their levels and first difference with the aid of the Augmented Dickey Fuller (ADF) unit root testing procedure. The result of the unit root test reported in Table 2 shows that we have no concern for I (2) variables in the model. All the variables were either stationary at levels or at their respective first difference. This presupposes that the ARDL Bound Testing procedure can be carried out by first testing the existence of cointegrating relationship among the variables in the model.

Table 2: Augmented Dickey Fuller Unit Root Test

Variables:	In Levels	Integration	In first Difference	Integration
MPR (r)	1.9008 (0.6427)	I (0)	-6.3764 (0.0000)	I (1)
Real Interest Rate (Re)	-1.9888 (0.5962)	I (0)	-6.3837 (0.0000)	I (1)
Price Gap (INFGAP)	-3.4083 (0.0694)	I (0)	-9.0046 (0.0000)	I (1)
Output Gap (RYGAP)	-2.9574 (0.1529)	I (0)	-5.9937 (0.0000)	I (1)
Exchange Rate Premium (XD)	-8.3309 (0.0000)	I (1)	-9.6459 (0.0000)	I (1)

Note: The table is the result of the Augmented Dickey-Fuller (ADF). The model includes an intercept and a linear trend. The null hypothesis states that the variables have a unit root and the p-values are reported in parenthesis under each of the t-statistic values for each of the variables. The test shows that none of the variables are I (2) series.

After ascertaining the order of integration of the variables, we proceed to testing the existence of long run cointegration relationship between the dependent variables (MPR) and the regressors-output gap, price gap real interest rate and the exchange rate variable. This is done with the aid of the Wald (F-Statistic). The test for the long run cointegrating relationship is carried out by imposing restrictions on the estimated long run coefficients of the nominal interest rate variable (MPR). The imposition of restriction in the long run coefficients is made possible by first determining the lag length of the model through the Akaike criteria and the Schwarz Bayesian criteria.

The calculated F-statistics for the cointegration test is reported in Table 3. The null and alternative hypotheses are as follows;

$H_0 = \alpha_1 = \alpha_2 = \alpha_3 = \alpha_4 = \alpha_5 = 0$ / There exists no long run cointegrating relationship among the variables in the model

$H_0 \neq \alpha_1 \neq \alpha_2 \neq \alpha_3 \neq \alpha_4 \neq \alpha_5 \neq 0$ / There exists a long run cointegrating relationship among the variables in the model.

The computed F-value from the Wald statistic will be evaluated based on the critical values of tabulated in Table CI of Pesaran, Shin and Smith (2001). The value of our F-Statistics is 4.621 and we have $(k + 1) = 6$ variables in our model. From the critical values of the Bound test reported in Table 3 as provided in Table Ci (iii) of Pesaran et al (2001), the lower and upper bounds for the F-test statistic at 5% level of significance is 3.189 and 4.329 respectively. Given that the F-statistic value of 4.6129 > the upper bound at 5% level, we reject the null hypothesis of no cointegrating relationship among the time series variables. Having established the existence of long run relationship, between the variables in the model, we used the Schwarz Bayesian criteria to select the appropriate ARDL specification. The result of the Long run parsimmons ARDL specification is reported in Table 4.

Table 3: F-Statistic of Cointegrating Relationship among the Variables

Test Statistic	Value	Significance Level	Bound Criteria Values	
F-Statistic	4.6129	5%	I (0) 3.189	I (1) 4.329

Note: The table is the result of the cointegrating relationship among the variables in the model. The null hypothesis states that there is no long run cointegrating relationship among the variables in the model.

Table 4: Long Run Parsimonious ARDL Regression Estimate: Dependent Variable is Δ MPR

Variables:	Coefficients	Standard Error	T-Values
MPR(-1)	-0.29*	0.08	-3.72
INFGAP (-1)	13.13*	4.66	2.81
EXRD (-1)	0.03*	0.01	3.18
D(MPR (-1))	-1155.68*	350.89	-3.29
D(MPR(-2))	1064.96*	334.12	3.18
D(MPR(-4))	5.73**	2.26	2.53
D(RINT (-1))	1155.90*	350.90	3.29
D(RINT(-2))	-1064.69*	334.10	-3.18
D(RINT(-4))	-5.65*	2.23	-2.52
D(INFGAP (-1))	-1168.81*	353.59	-3.30
D(INFGAP(-2))	1052.20*	332.27	3.16
D(INFGAP(-3))	-8.49*	2.71	-3.13
D(EXRD(-1))	-0.01*	0.01	0.01
Constant	1.98*	0.51	3.83

$R^2 = 0.46$; $R\text{-Bar Squared} = 0.31$; $F\text{-statistic} = 3.11$ Prob. ($F\text{-statistic} = 0.002$)

*Note: The table below show the result of the long run ARDL () mode of monetary policy reaction function for Nigeria. The dependent variable is Δ MPR while the explanatory variables are Price GAP variable (INFGAP), Exchange rate premium (EXRD) and real interest rate variable. (RINT). The lag length are selected based on SIC criteria which ranges from lag zero to lag four. The symbol * and ** indicates significant at 1% level and at 5% levels respectively.*

The empirical result reported in Table 4, is obtained by simply normalizing the result of the ARDL model. The optimal model was selected using the Hendry “General to Specific Approach” and the SBC lag length selection criteria. This approach necessitated the dropping off of the variables that were not statistically significant on the basis of the individual test of significance-the student t-test. From the result, the F-statistic value (3.11) easily passed the test of significance at the 1% level of significance an indication that the overall model has a good fit. The R^2 value of 0.46 and \bar{R}^2 value of 0.31 are all indicative that the models have a fairly good fit. On the basis of the individual significance of the parameter estimates all the variables and their lag specifications passed the test of significance at the 1% and 5% level of significance respectively. From the ARDL specification reported in Table 3, the short run and long run effects of the

model was obtained by normalized the equation with the coefficient of MPR(-1) which was well signed significant at the 1% level of significance. The normalization process generated the short elasticities and the long run elasticities which are reported in Table 5. The result reported in Table 5, produced an interesting findings for monetary policy reaction function for Nigeria. The output gap variable proved to have no long term relationship with the CBN monetary policy rate hence the variable was dropped. Only two variables the exchange rate variable and the price gap variable appear to have a significant long run effect on monetary policy rate. The result showed that a 1% increase in Price GAP variable elicited an increase in monetary policy rate by over 44% while a 1% increase in the exchange rate variable raises monetary policy rate by 0.1%. These findings follow earlier conclusion by Agu (2007), Iklaga (2009) and Apanisile and Ajilore (2013). All these studies concluded that the price GAP (inflation targeting) plays a significant role in the Central Bank monetary policy reaction function.

Table 5: Long Run Elasticity and Short Run Elasticity of the ARDL Model

Variables:	Long run Coefficients	Short Run Effects	Long Run effects
MPR(-1)	-0.29		
INFGAP (-1)	13.13		43.83
EXRD (-1)	0.03		0.10
D(MPR (-1))	-1155.68	-3857.97	
D(MPR(-2))	1064.96	3555.09	
D(MPR(-4))	5.73	19.15	
D(RINT (-1))	1155.90	3858.68	
D(RINT(-2))	-1064.69	-3554.21	
D(RINT(-4))	-5.65	-18.87	
D(INFGAP (-1))	-1168.81	-3901.80	
D(INFGAP(-2))	1052.20	3512.51	
D(INFGAP(-3))	-8.49	-28.36	
D(EXRD(-1))	-0.01	-0.49	
Constant	1.98	6.61	

Note: Table 5 shows the short run effects and long run effects of the ARDL model which is obtained directly from the long run coefficients of the result reported in Table 4. The output GAP variable was eliminated from the model because it had no short run or long run effect on nominal interest rate. The only variables that had long run effect on nominal interest rate are the price GAP variable and the exchange rate differential variable.

The result of the short run elasticity shows real interest rate and price Gap as the major variables that determines the monetary policy reaction function for Nigeria. An interesting findings of this study is that the two most important variables that tracks monetary policy reaction function for Nigeria is exchange rate and the price Gap variable. This is quite reviling given the fact that the Taylor rule recommends MPR should be raised 1.5 percentage points for every percentage point increase in inflation above targeted inflation and a raise of MPR by 0.5% for every percentage point increase in actual output above potential output.

CONCLUSION

This paper investigates the monetary policy reaction function for Nigeria. The few studies carried out for Nigeria found evidence of that inflation is the primary determinant of monetary policy reaction function for Nigeria. The method used for this study is the autoregressive distributed lag framework and the frequency of the data used is quarterly time series data. The result provide a strong evidence that monetary policy reaction function for Nigeria is influenced greatly by the price Gap in both the short run and the long run period. The output Gap variable was found to be statistically insignificant in influencing the Central Bank monetary policy decisions. Exchange rate variable and real interest rate variables were also found to be major determinants of monetary policy reaction function.

The policy implication to be drawn from this study, is that in pursuing the goal of price stability in Nigeria the monetary authorities should track the divergence between actual inflation and expected inflation as well

as the divergence in exchange rate differentials between the official exchange rate, bureau de change (BDC) and the interbank rates.

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BIOGRAPHY

Ikechukwu Kelikume is currently a doctoral student of the Swiss University of Economics (SMC) Switzerland and leads sessions in Microeconomic and macroeconomic environment of business at the Lagos Business School (LBS), Pan-African University. He researches and consults in areas which include macroeconomic modeling, financial and monetary economics as well as econometrics and quantitative methods in economics. +234 813 7978 069, ikelikume@lbs.edu.ng

Alabi Faith is currently a principal research analyst at Edward Kingston Associate with ground breaking records in Market and Economic research. Her major research interests include macroeconomic modeling, Monetary and financial economics, econometrics and quantitative methods in economics. +234 802 7730 941, faihee2008@yahoo.com

Roseline Chizoba Ike-Anikwe, is currently a lecturer in the department of Banking and Finance, Institute of Management and Technology, Enugu Nigeria. +2348095667151, roselineikeanikwe@yahoo.com

HEDGE FUNDS AND CDS REGULATION. RISKS AND EFFECTS IN THE EU AND INTERNATIONAL BANKING ENVIRONMENT

Thomas Chatzigagios, University of Macedonia, Thessaloniki, Greece
Athanasios G. Panagopoulos, University of Macedonia, Thessaloniki, Greece

ABSTRACT

This paper aims to research whether the use of complex financial products by Hedge Funds, and the Over-the-Counter (OTC) derivatives by Banks, should be additionally regulated. The research work is focused on the existed regulation of Hedge Funds and of credit derivatives and whether a proposed set of regulation reforms could aim in the manipulation of future crisis in the finance environment. The research effort was based on the study of Hedge Funds as a source of investment opportunities for capital markets and economy and of Banks, as described in the literature, as well as the international developments in the regulation of CDS (Credit Default Swaps). The risks faced by investors and banks, studied and analyzed in parallel with the recent efforts to regulate OTC derivatives in European level. The findings and proposals concluded that the impending regulation of the EU, should differentiate the Hedge Funds and redefine their systemic relevance. The findings for the standardized (and non-standardized) OTC derivatives concluded the necessity of the establishment of Central Counterparties, Regulated Reporting Platforms and of a single supervisory authority, responsible for monitoring the regulation and activities of Hedge Funds and the use of CDS by Banks.

JEL: G230, G280

KEYWORDS: Hedge Funds, CDS, Banks, ISDA, Prime Brokers, Short Selling, ESMA, Regulation

INTRODUCTION

Hedge Funds have been developed more than 50 times in terms of managing their assets since 1990, although it is estimated, by themselves that their development is 5-10% of managed assets, in the global market. In recent years, 2007-2013, the volume of transactions of Hedge Funds has been estimated at 50% of the daily trading volume of the equity markets. Despite, however, the great participation of Hedge Funds in the financial system, different opinions have been expressed on the adequacy of the legal framework. Hedge Funds have also been exposed to markets turmoil, resulting in declining yields and profits, for their investors. Given that they had traditionally relied on high levels of leverage, as well as other borrowers, they are embarrassed to gain leverage, in order to finance their investment policies, especially as traditional sources of leverage, as they are. And this happens, because brokers and investment banks have considerably restricted the *back lending*. Hedge Funds have already realized the difficulty of addressing the problem of large outflow of their assets from investors, resulting in a pressure in their prices. Credit Default Swaps (CDS), which are Over-the-Counter (OTC) derivatives (these are traded bilaterally in non-regulated markets), are also the main part of the credit derivatives market and their use, by credit institutions and banks, is enormous. A CDS is an exchange agreement, between two contracting parties which operates, as follows: one party (protection buyer or risk seller) makes periodic payments, in return of receiving predetermined payment from the other contracting party (risk buyer or seller protection), in case when a credit event occurs.

Credit derivatives are products with many important uses, most important of which are to hedge the credit risk. In the market, there are many non-standard products (bilaterally arranged), so every individual risk and fund manager can choose what best suits his own needs. In the near future, the market of credit derivatives is expected to show even greater growth and increase its share of the total derivatives. Additionally, new, structured and more complex credit derivatives may appear. The research is focused on whether Hedge Funds themselves, as well as the use of CDS and OTC derivatives by Hedge Funds and Banks, should be additionally regulated, due to their participation to the recent financial crisis. The remainder of the paper is organized as follows: the next section overviews the relevant literature. Next, we discuss the methodology used in the study. Then, an analysis follows, of the current developments on risks and legislation, regarding the Hedge Funds and the use of CDS by Banks. The results of the research are presented in the following section. The paper closes with some concluding comments.

LITERATURE REVIEW

Hedge Funds are a form of mutual fund, which originates from many investors with the purpose of simultaneous multiple investments, in order to achieve risk diversification, as well as positive performance and return to its investors (Fung & Hsieh, 1997). Although, there is no official definition, we can consider them, as a private equity fund, with investors who have tendency to risk, with high economic prosperity and who primarily seek high returns from their investments. We could also consider them as "*Sophisticated Alternative Investment Schemes*", including many other types of investment funds, which are not covered by the "*Undertakings for Collective Investments in Transferable Securities*" (UCITS). Regarding their strategies on the investment products, we mention, initially the "*short selling*", which has been quite criticized, given that the borrower seeks to gain profits from the decline of the valuation of the creditor portfolio. Widely known strategies are also the so-called "*hedging through long and short positions*" and the "*statistical arbitrage*" (Anderson, 2007).

Numerous strategies - risk neutral - are implemented in the fixed income markets ("*Fixed Income Arbitrage*") having as objective to identify and then to exploit the price disharmony in structured products (Term Structures), the liquidity spreads and the credit spreads, which often occur in the fixed income markets. Besides, the investment strategy of "*structured capital arbitrage*" aims to make a profit without risk, benefiting from the imbalance associated with the value of a debt instrument and of the company's stock (Brown et al., 1997). The next investment strategy is the "*convertible arbitrage strategy*" (concerning convertible bonds), which is the conversion of a security to another one with a specific profit and with a very low risk. Essentially, involves complex conversions of exchangeable bonds to others. Another, also, complicated self-funding strategy, where capital flow generated by shorting the debt created by the market position (long position), is the "*alpha transport*" (Fung & Hsieh, 2004). Hedge Funds are among the largest buyers and sellers between the most traded credit derivatives and other structured products, which have found in the centre of the recent financial crisis (Gregoriou, 2006).

Although credit derivatives offer many benefits, in case which they are not used properly, they can increase some of the risks usually faced by the market participants. Moreover, the use of credit derivatives from Hedge Funds may pervert the existing incentives of monitoring and management of risk (Agarwal, Vikas, and Narayan, 2004). Additionally, banks which avoid monitoring the credit quality of the borrower, get a bad name, which in turn, can be proven very costly when carrying out transactions, in the credit derivatives market (Klausner et al., 1993). In general, credit derivatives could increase the liquidity and efficiency of products characterized by risk, through their ability to transfer risk and the separate risk assessment. Credit derivatives may also improve the price discovery process of credit risk (J. Kiff, R. Morrow, 2000). Regarding the standard-type OTC derivatives, the Regulatory Authorities, also, have to ensure that the Central Clearing Counterparties (CCPs) require significant safety margins (margin requirements) as well as other necessary risk controls. They have, also, to ensure that the bilateral OTC derivatives are not used solely as a mean to avoid the settlement through CCPs. For example, if an OTC derivative is accepted for

clearing by one or more CCPs, should be considered as a part of standard-type contracts and therefore a central clearing is required (Murphy, 2013).

As the International Monetary Fund (IMF) argues (IMF, 2004), there are plans for upcoming changes in the "*US law on Derivatives Exchanges*" and for the associated legislation to the transferable securities. The ultimate goal regarding the OTC derivatives, is to regulate them, further. With the use of OTC products (traded in a Regulated market, within the Market Abuse Directive's-MAD limits) and without the use of non-acceptable trading practices affecting the prices of securities, the perception of many investors, can be indirectly affected by the trend of these products. This is, mainly, due to the execution of derivative contracts with such products underlying, which include clauses much "unreasonable" for the market logic and the trend of these products. Therefore, the European Community legislation is somehow "forced" in every regulatory arrangements, to include with teleological sense, measures, which are related to both markets, (OTC derivatives Market and Secondary Regulated Market) (Panagopoulos, 2007).

METHODOLOGY OF RESEARCH

The present study aims to research, whether the existing regulations have contributed to strengthen the market, regarding the bilaterally traded structured financial products (CDS especially). All negotiations between European Union, International Swaps and Derivatives Association (ISDA), credit institutions and Hedge Funds, have also been studied. The need for additional regulation has already been examined, whether it is required and what could be additionally imposed and at what level for Hedge Funds, legislative speaking. Additionally, we investigated what prevails, for the time being, in Europe and the US. The key questions of the research work are: Credit derivatives can be put under further regulation and what will happen to the banks and Hedge Funds? Should Hedge Funds been additionally regulated? How this is coped by the current European and global legislation? The conclusions of the research, led us to a series of proposals, in order to strengthen the legislation system.

The research effort was based on the study of Hedge Funds as a source of investment opportunities for the capital markets, the economy and the banks. Banking activities (Prime Brokerage, structured products trading), as described in the International Bibliography, have been taken under consideration. European and international developments have been taken into account, regarding the regulation of credit products and Hedge Funds. Then, the risks faced by investors and banks (OTC derivatives, risks of Prime Brokerage, structured products), were analyzed and studied, as well as the current situation of the recent efforts to regulate OTC derivatives and CDS, at European level. As far as concerns the last issue, studies and surveys of International Organizations (ISDA, Bank for International Settlement (BIS), etc.), aimed, as well as, EU Directives and Regulations. The obtained results, conclusions and recommendations will be enriched, with our arguments regarding Hedge Funds' best practices, as well as with the impact of our suggestions for these products and Hedge Funds, in the European Market.

ANALYSIS OF CURRENT DEVELOPMENTS

Hedge Funds undertake risks, as any other fund, but there is evidence that Hedge Funds are not particularly risky, as shown in the following Table 1:

For example, 73.7% of the funds have lost more than 50% of their value, while only 10.2% of Hedge Funds have lost the equivalent. These figures, also, apply when we use volatility or other risk parameters. However, under absolute terms, Hedge Funds are less risky than shares. The first type of risk that is often mentioned, is the risk for investors. The sense of risk we have for Hedge Funds, probably results from their operational and fraud risk. However, the lack of a clear institutional framework creates more and general restrictions on Hedge Funds, regarding their operational practices (such as valuations, reports, risk management, etc.). The *lack of transparency*, also, creates risks for investors. We do not argue, however,

that Hedge Funds are a threat to the entire global financial system. This is because the market itself is able to produce protective solutions. Studies have shown that operational risks can be reduced, by the use of electronic platforms. The *arbitrage*, regarding the funds that banks must hold, may lead to a better allocation of capitals, but there is always a risk, that this activity can lead to an increasing risk profile of the bank. This is because banks are exempt from low-risk assets and hold more risky assets. The net effect of this activity (whether a bank holds much more or much less funds than it should) depends on how well the risk assessment model of each bank, works. Essentially, that means how accurate the model reflects the real risks of the entire loan portfolio, in relation to the fixed rate of the eight per cent on the book value of loan portfolio that should have to retain.

Table 1: Percentage of Funds, Which Have Lost Over a Specific Percentage of Their Value

Type of Funds	Loss > 10% of value	> 25% of value	> 50% of value	> 75% of value
Hedge Funds				
Funds of Hedge Funds	30.5	7.6	0.4	0.0
Single Funds	77.0	40.4	10.2	2.1
Mutual Funds				
Funds of Funds	100.0	93.1	69.6	4.9
Single Funds	99.7	97.1	73.7	5.1

The figures concern the period 2007 - 2013 on a monthly basis. Derived from the Database CISDM and Europerformance. The allocation of Funds in the table is the most common way to measure the risks of Hedge Funds. The table illustrates the worst possible loss an investor would invest in a fund in the worst possible moment, when he had the view of how dangerous the fund may be.

More specifically, if the risk model of a bank can assess more accurately, how much capital the bank should maintain compared to the simpler risk model proposed by the regulations, then the bank through arbitrage, can achieve a better risk-return balance, without any adverse effects. CDS products are the main part of the credit derivatives market. Since 1992, ISDA has designed a standardized agreement (ISDA's Master Agreement), which includes CDS and allows the counterparties of the agreement to determine in detail the exact clauses of the agreement and the transactions (for example, what would be considered as "default") among alternative definitions. Then (in 1999), issued a revised agreement for further standardization of terms and clarity and a more enriched agreement in 2002. However, there is not a single global standard agreement, but there is an agreement for the European market, one for US and one for the Asian. For the time being, banks and Hedge Funds execute these contracts/agreements bilaterally, in order to protect themselves legally, due to the lack of a single legislation framework, regarding the transactions and settlement of CDS.

This development in the standardization of the terms in the credit derivatives market, can be considered as quite important, as reduces uncertainty in legal terms, which was, initially, a barrier to the CDS market development. This uncertainty had been emerged due to the fact that credit derivatives, unlike other derivatives, depend on a *credit event* and not on a share price or on interest rates movements, which (the credit event) requires a fully covered legal documentation. The rest legal risks are associated to risk of impossibility of handling or liquidation of the guarantees (collaterals). Client bankruptcy is one of the highest risks, too. In addition to the international securities law and the conventional securities' offset procedure, Prime Brokers use modern techniques to pass the legal risk, in cases, where their customers go bankrupt. They use very special contracts ("*close-out-netting*" type) or other more generalized settlement contracts, even at the level of collateral management, so that, all extremely specific transactions to have a reduced risk exposure. We remind that we make the research in non-regulated market environments, which do not operate under commonly accepted rules of law. The existence of a bilateral (or trilateral) type of contracts offers the minimum legal support to counterparties.

Banks set different types of limits, so as to cover all types of risk: limits on denominations, limits on stress tests, even in criteria of monitoring risk derivatives (delta, vega). Additionally, they have set their capital requirements using not only the VaR methodology (the standard banking tool of allocating capital market

risks) but also using *stress tests* based on the worst loss case scenarios. Another risk associated to credit derivatives, and mainly the credit derivatives which has as underlying asset loans, concerns the *incentive of monitoring* bank loans. For every loan a bank gives, it monitors the credit quality of the borrower. But, if the bank buy credit protection using a credit derivative, the monitoring of the loan may not be as efficient as before. If the maturity of the credit derivative is prior to the maturity of the loan, then there will be no incentives for an efficient monitoring of the loan and the bank will be subjected to the risk of a possible credit default after the expiration of the credit derivative.

RESEARCH RESULTS, SUGGESTIONS AND DISCUSSIONS

Hedge Funds

We argue that Hedge Funds managers should develop a code of best practices in five areas:

Disclosure (investors letters, risk reports, performance updates),

Valuation (under a context in which a Valuation Committee will be included, in order to comply with the policy of the Fund Manager and to written valuation policies),

Risk Management (under a context in which the Fund Manager have to determine the risks of the portfolio and set measurements on the main risk categories),

Trading and Business Operations, and

Compliance, Conflicts and Business Practices.

For the upcoming regulation by the EU, we argue that, *the differentiation*, the definition and the practical application of Hedge Funds as investment vehicles is required, and whether it is adequate (this regulation) only at European level or not. We, also, suggest that the EU regulation should focus on the re-determination of the *systemic relevance* of Hedge Funds. However, even under this "indirect regulation rule" on their leverage (i.e., through increased requirements for the Prime Brokers), the strengthening of the banking system for the risks of collapse, is not guaranteed. We conclude, further, that the EU should decide on its regulatory agenda, the re-examine on whether the markets' efficiency has been affected due to Hedge Funds' reduced transactions (due to restrictions on *short selling*) and whether *short selling* has greatly affected stock prices. If this is the case, it could be set specific regulations only for Hedge Funds, than more general settings on abused practices.

The next important conclusion, we have reached, is based on the *internal structure* of Hedge Funds, mainly on the issue of risk management. A regulatory authority should design comprehensive codes of conducts and procedures in order to measure this risk. Therefore, this will be an important facility for the investors, concerning the transparency, control and the establishment of rules for the risk exposures of Hedge Funds under specific context and procedures. We come to the conclusion regarding the relationship between Prime Brokers (particularly as credit institutions) and Hedge Funds, that there is no need for further regulation, because the use of the current regulation and technical tools is considered that it can isolate a potential collapsing problem of Hedge Funds together with the banking system. However, in the case of further regulation, we must take into account the additional costs and the potential consequences of reducing liquidity due to Hedge Funds' avert. Even, in case of questioning of restrictions on the percentage of the leverage of Hedge Funds and on what they can achieve, (on the grounds that the counterparties and investors will manage the risk better), a significant matter of *mass movement* of Hedge Funds from Europe will arise, to other less transparent and regulated environments. What it is only required is that regulatory authorities have to obtain monitoring tools of systemic risk for the Hedge Funds.

CDS and Banks

It should be understood that the credit derivatives market is probably the only market which is "open". Practically, in such a market, anyone can probably assess the credit risk. Transparency in risk assessment in the CDS market, has greatly assisted participants, regulators and governments to curb the crisis. However, we argue concerning the CDS regulation, that a priority should be given to the concept of the real risk associated to the purchase of credit derivatives. While we are referring to the size of the nominal value, this does not reflect the actual risk. The size of the obligations of the credit derivatives market has been estimated on about \$4 trillion, approximately 10-15 times less than the size of the bond market. Besides, CDS are "zero-sum" products, because the counterparties have equal and opposite exposures in the changes of the "price" of the credit risk of an entity. The forthcoming EU legislation should take into account that the credit derivatives market is armed with capable tools for risk management. As ISDA argues, using the mechanisms of the *close-out* and *collateralization* (through ISDA agreements), counterparties can manage their exposure to risk. The aforementioned number of obligations is half-covered by guarantees and mechanisms for credit events manipulation (*ISDA cash settlement mechanism*). We estimate that, the requirements for further regulation of credit derivatives will result in changes relating to: transactions, technology issues, clearing, overlapping regulator authorities, financial system functional changes and the development of more standardized ISDA agreements (with *standard clauses*). The agreements developed by EU (*European Master Agreements*), regarding the bilaterally traded OTC derivatives will be affected, too.

As far as concerns the standardized and non-standardized OTC derivatives, we argue that, the need for the establishment of CCPs, is inevitable and *regulated reporting systems* should be designed. These reporting systems (platforms) will be able to manage large volumes of data and transactions of open positions, make them available to the public and to the national regulatory authorities. The last, requires the establishment (or the assignment) to a national (or private) body, but with technology, manpower and regulation costs. Under this way, we argue that, the market efficiency will be improved as well as the transparency of the prices, particularly in derivatives market, because the next step will be the transfer of the standardized contracts of these "OTC" derivatives (since they can be centrally cleared) in Market Exchanges and not only to unregulated electronic trading platforms. Alternatively, these standardized derivatives could be traded in *electronic trading OTC platforms*.

We argue that, such a system can exist, with prime brokers, Hedge Funds and banks as counterparties, where there will be a continuous flow of transactions and reports, as well as direct price references and other information and on-line connection with data vendors and information providers platforms (Reuters, Bloomberg, etc.). We believe, that these systems have to be designed with the logic of a "*price/quantity driven*" logic. The involvement of financial institutions in these systems should be encouraged under the reasoning, that their competition will be increased, as well as the offer of a higher level of service to their clients. We, also, conclude that regarding the issue of the *systemic risk regulation*, the establishment of much more powerful systems will be required, in order to measure the risk. To achieve this, more information will be required, by Hedge Funds particularly, in order the identification of credit risk to be more accurate and reliable. Moreover, regarding the risk management performed by banks, many tools will, also, be required, as well as daily reports of the margins and guarantees, and reports on liquidity for wide exposures and significant changes in trading portfolios, (i.e. for large buy-backs of Banking Notes, etc.). These changes will probably affect all market participants (Banks, Hedge Funds, Prime Brokers, etc.). However, it should be noted, that the most important tool regarding the regulation for the excessive leverage and in other areas of risk undertaken in the market, is the *discipline of investors, counterparties and creditors*.

Other Reforms

Regarding the “short selling” issue and its forthcoming regulation, we conclude that, it has been shown that the market liquidity has definitely been reduced after recent restrictions (since October, 2008). Therefore, we conclude from our survey that any further regulation should take into account, the special conditions of each market, given that since the beginning of the application of measures (in terms of pricing), the *shares spread* has been affected in each case (on average, has been widen). Additionally, we have to underline that, the use of shares spread should not be confused with the market abuse. ISDA is explicit that no specific restrictions on the application of short selling from Hedge Funds, should be imposed. Besides, Hedge Funds are, in any case, obliged to comply with the short selling technique (for equities or debts) regarding market abuse practices, under the Market Abuse Directive (MAD).

We conclude as a proposal, the *separation* of the responsibility for monitoring of the aforementioned proposed regulation reforms by the respective supervisory authorities. At this point, we must realize that Central Banks of the member states and their respective Capital Markets Commissions will play an important role. For the first time, appears a potential overlap of responsibilities, because credit institutions (supervised by Central Banks) will engage in transactions involving standardized products of a regulated market, in which will be set rules of law (even in alternatives markets, as MiFID (Markets in Financial Instruments Directive), provides). The overlapping responsibilities should be resolved under cooperation between the supervisor authorities and with separate responsibilities. The establishment of a new supervising body (at National and EU level), is a solution to this. Finally, we have reached to the conclusion that the establishment of *joint committees* or European Supervisory control bodies or other mechanisms is a solution (which in turn requires higher technological infrastructures and clearly high cognitive level personnel). The reasoning for the cooperation of the two markets (OTC and secondary regulated) is dominated by the "unified" logic for the *satisfaction and protection of the investor* and its faithful operation, even at bilaterally market level.

CONCLUDING COMMENTS

Due to the risk management of financial institutions, which does not seem that operate successfully, Central Banks should monitor the exposure of commercial banks to creditors, who lend Hedge Funds. There must be a systematic communication and information between Central Banks, as proposed by the Basel Committee on the basic principles for banking supervision (Core Principles for Banking Supervision). In several countries (England, USA) Hedge Funds are subjected to special regulations, which have been designed to be able to detect when individual persons involved in the market, try to dominate and twist it, in such a way, as to gain net benefit for themselves. In our opinion, the goal of regulatory policies is to *prevent* the systemic risk in the financial system, among others. In these cases, the policies should include high margin requirements, collateral requirements and risk exposure limits for the private investors. Regarding USA, Hedge Funds do not operate as registered investment companies (up to this moment) with the Securities Exchange Commission. Investment companies are subject to strict regulations, regarding "short sales" and the leverage of funds.

Hedge Funds can not offer guaranteed returns, can not be advertised in major newspapers and their investors must meet certain standards and criteria. The most recent event that has occurred is the mandatory registration with the SEC of their investment managers. As far as concern the European Commission (EC), it does not include any Hedge Funds Indicators in the category of UCITS and the European Securities and Markets Authority (ESMA) also agrees to it (i.e. Hedge Funds Indicators not to be disclosed to European Commission). While ESMA has proposed to allow derivatives in economic indicators based on eligible assets, as well as indicators to real estate, however, given the complexity of Hedge Funds, does not recommend that the Hedge Funds Indicators to be considered as proper economic indicators for the UCITS. We argue that, the European Commission should *expand the dialogue* between the EU and US for the aforementioned financial changes, working closely with international organizations (IOSCO, BIS, ISDA, European Banking Authority, etc.) not only for the financial sector, but also with other countries (Japan, Russia, China, etc.). At the same time, EC has to increase its powerful representation in international

organizations and fora, through which must be expressed under a single opinion in the fight against financial crime, money laundering, corruption in the financial sector, corporate crime, etc. There is need for collaboration and information exchange, even between offshore financial centers. The solution is on the rationality of the Law for the prevention and combating money laundering and the reintroduction of sanctions in the context which the sober assessment of the worthlessness of the act dictates, based on *the principle of proportionality*. This paper, finally, recommends and concludes, substantially, the *aligning* of the national regulatory approaches to a common European and International regulatory system, which represents a real challenge, as it involves significant initial costs for adapting the national law enforcement authorities and market operator bodies. These transitional problems are in themselves a challenge - especially to the extent that focus on a short period. Therefore, there is need for additional research on it.

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BIOGRAPHY

Thomas Chatzigagios, is an Associate Professor of Accounting and Finance in Business Administration Division, at University of Macedonia, Thessaloniki, Greece. His research focus on European Capital Markets law, European Banking Law, Private Insurance legislation, National and European Commercial Law, Companies’ Law, Labour Law and International Accounting and Finance legislation. He can be reached at: University of Macedonia, 156, Egnatia str., GR54636, Thessaloniki, Greece. E-mail:

Athanasios G. Panagopoulos, is a PhD candidate in Banking/Finance at University of Macedonia, Thessaloniki, Greece. His research appears in the financial press regarding: European Financial Integration,

Capital Markets Legislation, Bank's Liquidity, Credit Rating Agencies, Stock Market Trading & OTC derivatives. He is a Capital Market professional, negotiator between financial institutions and he has worked as financial consultant in Banks, Brokerage Firms and Stock Exchanges. He can be reached at: 64, Anatoliki Romilias str, GR16562, Glyfada, Greece. E-mail

IDENTIFICATION OF INNOVATION CAPABILITIES FOR MICRO AND SMALL ENTERPRISES IN MORELOS, MEXICO

Mayanyn Larrañaga Moreno, Universidad Politécnica del Estado de Morelos
María Teresa Ortega Flores, Universidad Politécnica del Estado de Morelos

ABSTRACT

“Innovation” is usually associated with the use of new technology or with important research and development departments, leaving micro and small enterprises (MSE) out of place. After this research we have found that MSE can find success by doing things differently, better, quicker and more cost efficiently. Unfortunately, their innovation level is hard to be evaluated since most innovation models have been developed for medium and big enterprises. This paper main objective is to determine the indicators that can be efficiently used to measure innovation in MSE in Morelos, Mexico dedicated to service and commerce activities. To achieve this, three innovation models were analyzed: “Innovating for the next three billion” report by Ernst & Young, “Measurement of basic processes and innovation enabling” and “The Innovation Kite Model”. From this analysis, and after the identification of the characteristics and needs presented by the Mexican commerce and service MSE, we established 12 innovation capabilities to measure their innovation level. The above will be part of a sectorial study in which the innovation level of MSE’s will be actually measured in order to propose and implement strategies that will lead into more successful business models.

JEL: M10, M16

KEYWORDS: Innovation, Micro and Small Enterprises, Innovation Capabilities

INTRODUCTION

Innovation is a topic that has acquired high importance for business and the way enterprises manage challenges in developing new products and services, improving their processes and management in order to offer added value to their customers. Innovation is easy to be done when enterprises have enough resources, but when resources are limited things get difficult. Micro and small enterprises (MSE) have this problem that is why the question is: Micro and small enterprises are not able to innovate? Answering this question is the main reason for the present research. The situation of a specific sector of commerce and service enterprises from Morelos, Mexico is going to be analyzed to know how innovation is possible even for MSE. The innovation level for MSE of commerce and services sectors is difficult to be evaluated because the evaluation criteria can be applied to bigger enterprise that have more resources and activities related with research and development, high level of technology and other factors that MSE cannot easily obtain. The research problem is: “The innovative capabilities that can be applied to MSE are not defined, that is why the evaluation of innovation for the characteristics and needs of this specific sector is difficult to be done”.

LITERATURE REVIEW

Commerce and Services Micro and Small Enterprises in Morelos, Mexico

The small and medium enterprises in Mexico represent an economic force for the country. According with information of the Instituto Nacional de Estadística e Informática (INEGI), a national organism responsible of statistics, in Mexico exist approximately 4 million 15 thousand of entrepreneurial units, of which the

99.8% are micro, small and medium enterprises that generate 52% of the GDP (Gross Domestic Product) and 72% of employment. (ProMéxico, 2014) With the information provided by ProMéxico, some advantages of MSE in Mexico can be distinguished: they are a source of development for the country, their recently born organizational structure is flexible so modifications and adaptations can be easily made to their processes, they have growing opportunity, they take a large percentage of the economically active population because SME generates a large amount of jobs. Mexican MSE contribute to local and regional development. The owners are frequently the managers of the enterprises so they are aware of the needs of the business. Finally, MSE can easily assimilate and adopt new technologies. (ProMéxico, 2014) On the other hand, some disadvantages are related with administration issues, frequently, MSE do not reinvest profits to upgrade their equipment and production techniques. The lack of an efficient organization results in a shortfall of sales and providing inefficient service to customers. MSE do not know how to set prices for their products or services because they do not distinguish all the costs involved, lack of inventories control, taxation problems, among others. All these problems can be translated into affectations when these enterprises intend to request financing from government of financial instances. (ProMéxico, 2014)

Morelos officially named “Free and Sovereign State of Morelos” is one of the 31 states which, with the Federal District, comprise the 32 Federal Entities of Mexico. It is divided in 33 municipalities and its capital city is Cuernavaca. It is located in South-Central Mexico. It is bordered by the states of México to the north-east and north-west, Puebla to the east and Guerrero to the southwest. Mexico City is situated north of Morelos. This state is the second-smallest state in the nation. Commerce, transportation, services and tourism accounts for 59% of the state’s GDP and employs just over 50% of the working population. The growth of the commerce sector is due to urbanization and the growth of tourism. (INAFED, 2010)

What is Innovation?

Innovation has become an imperative for enterprises of any kind and size, the changing environment in all aspects lead the enterprises through the search of new ways to offer their products and services, innovating in those that already are offering, processes’ and management improving, trying to access new markets, among others following the path to create value and keeping a competitive advantage. Innovation must have an identified purpose to be strategic; this will make implementation easier and opens the possibility to take advantages of the opportunities, when the purpose is perfectly differentiated. Innovation has been defined in several ways, for this research some of them are mentioned to use them as reference framework.

Innovation is related with something new and also needs to be useful. The Organization for Economic Co-operation and Development (OECD) in the Oslo Manual, defines innovation as “the implementation of a new or significantly improved product (good or service) or process, a new marketing method, or a new organizational method in business practices, workplace organization or external relations”. (Organization for Economic Co-operation and Development, 2005) According to Schumpeter, innovation goes beyond technology, the definition Schumpeter proposes, covers the following cases:

The introduction of a new product into a market.

The introduction of a new production method.

The opening of a new market in a different country, even though if that markets already exists in another country.

Find a new source of raw material or semi elaborated products, without consideration if that source exists or has to be created.

Implementation of a new structure in a certain market. (Escorsa Castells & Valls Pasola, 2003)

Creativity is related to innovation, the creativity concept includes processes about idea generation; innovation includes processes about practical appliance and the exploitation of those ideas. Creativity is present in MSE, a lot of these enterprises have their origin in a brilliant idea, and the lack of resources often makes the entrepreneurs creative. Now, what these enterprises have to develop is the ability to transform the ideas in a product or a service that can be the source of profits for them. (Asociación de la Industria Navarra, 2008) The generation of added value is produced through something new which is transformed or incorporated in products, services, processes, systems, structures, brands, among others in something that the customer is willing to pay. Then, innovation is seen as the sum of invention and commercialization. (B+I Strategy, 2007)

Finding innovation sources for all kinds of enterprises is important. The most common sources of innovation opportunities in organizations are processes and customers. Opportunities of innovation based in the needs of customers can generate more value for the organization; these can help to launch new products or services. An enterprise that fulfills the needs of customers can achieve better profitability. In processes it is also an opportunity to improve how things are getting done, save in resources and gain in quality and performance. (Bermúdez García, 2010) Innovation definitions have in common the element of being successful in a market. If the new products, procedures or services are not accepted by a market, innovation does not happen. Innovation implies competitiveness. Innovations become an attribute to generate value. Innovation's goal is the improvement of the results of an organization through the obtaining of competitive advantages.

MSE and Innovation

Innovation measurement in enterprises must be done according to their own characteristics. There are clear obstacles faced by MSE when innovation looks forward to the generation and patenting of new processes and products through considerable investment in infrastructure, high fixed costs, specialized knowledge, etc. Although these obstacles reduce the options for these enterprises to generate new knowledge there is still, a whole universe of gradual improvements and tacit knowledge that could be used by these enterprises to reach new levels of competitiveness and productivity that enable them to grow and develop. According to Dini and Stumpo (2011), there is a need to focus into three elements that should be considered in SME (small and medium enterprises) innovation policy design as well as research projects:

SME adopt innovation strategies (informal ones) different from the ones developed by big enterprises. The efficiency of these strategies depends on the competitive context in which they operate.

SME capacity to efficiently relate with the economic and institutional environment affects significantly their informal innovation strategies.

SME access to more formal innovation processes may be facilitated by promoting their links to other economic organizations that do not experiment their scale limitations.

(Dini & Stumpo, 2011) The innovation strategies that are called informal can be transformed into formal by providing a definition of the capabilities in which MSE can innovate. MSE relate with external instances such as their customers, other enterprises and the government, all of them can be innovation sources.

Types of Innovation

In Mexico, since 2006 the Economy Ministry promoted enterprises' public organizations to create an organism called Foundation Innovation and Technology National Award in order to operate and manage this program to promote the participation of economic entities in the development of technology and

innovation and as an incentive for promoting successful processes in the topic. Some of these public organizations are CANACINTRA (National Chamber of Transformation Industry), ADIAT (Mexican Association of Applied Investigation and Development Directives), FUMEC (Mexico – US Foundation for Science) and FUNTEC (Mexican Foundation for Innovation and Technology Transfer in Small and Medium Enterprises). (Premio Nacional de Tecnología e Innovación, 2014)

The Economy Ministry has developed the National Model of Management of Technology and Innovation which has as main purpose to enhance the development of Mexican organizations of any activity and size to help them to reach competitive levels through an explicit, sustained and systematic management of innovation and technology. This Model differentiates four types of innovation: product, process, marketing and organization according with the Oslo Manual.

Product innovation: It is the introduction of a new or significantly improved good or service, in its characteristics or usage. Product innovations in services can include significant improvements in the way these services are given such as efficiency or speed, the addition of new functions or characteristics to actual services or the introduction of completely new services.

Process innovation: The introduction of a significantly improved production or distribution process, this implies changes in techniques, materials or information systems. Methods of creation and provision of services are included, also significant changes in equipment or systems used by enterprises or in procedures and techniques to give these services to customers. Supporting activities as purchasing, accounting or maintenance are considered innovation in processes.

Marketing innovation: Applying new methods in commercialization that implies significant changes in design or packaging of a product, its market positioning, promotion or pricing. The introduction of a commercialization method which application is new for a specific enterprise can be considered as innovation too. The method can be adapted from other enterprise or organization. The first usage of a new method that allows changing the price of a good or service based in the demand or in the desires and need of the customer is also considered innovation in marketing.

Organizational innovation: Is the introduction of a new organizational method in practices or in the organization of the workplace or in the external relationships of the enterprise. Organizing routines and management procedures of work, improvements to the supply chain, restructuring activities, demand based production and application of quality systems are examples of this kind of innovation. The first time usage of new ways to establish relations with other enterprises and with the government, new ways of collaboration with customers, new ways of integration with suppliers and first time outsourcing, are included in organizational innovation. (Organization for Economic Co-operation and Development, 2005)

Innovation Models

After literature research, it can be found that innovation models have been developed in order to identify the indicators that enable the quantitative measurement of innovation activities in economic organizations. In this paper, three specific innovation models are examined:

“Innovating for the next three billion” report by Ernst & Young.
Measurement of basic processes and innovation enabling.
The Innovation Kite Model

“Innovating for the next three billion” report by Ernst & Young.

Ernst & Young in their report named “Innovating for the next three billion” emphasize the importance of entrepreneurship and the contribution of small and medium enterprises to the growth of markets around the world. In this report, it can be read that innovation is more than R+D activities, to meet the requirements of quality, affordability and access, companies should be prepared to rethink their entire business and operating models. They should build new relationships with stakeholders across the supply chain, seek out new distribution channels, and develop an intense focus on operational excellence to bring down costs and increase efficiency. (Ernst & Young, 2011) This opens the possibility for MSE to innovate even if they do not have enough resources to develop R+D activities. The activities just mentioned are accessible to these enterprises respecting their size and characteristics. Ernst & Young describe an innovation model with local and global approaches. The model includes four perspectives to be met in innovation. In the case of MSE, if they reach the local approach is a very important step to see innovation as a path to be followed.

Customer insight. The customer need have to be understood and requires resources in local markets. First of all, observation is an important tool to take note of the existence of potential customers. The next step is engaging customers and treating them as partners and collaborators in innovation.

Research and development. The R+D activities need to be carried where the customers are located. Trying to develop a “reverse engineering” approach turns R+D affordable to think in new products and services. New ideas need to reach the decision-makers to be practical.

People and culture. Talent and expertise of the people in enterprises are a key element to innovation. The power of decision making related in recruitment, in translating customer needs into new services or products, the possibility of assign rewards to embed responsibility to ensure managers’ accountability are elements too that allow the people working in the business to be engaged with innovation.

Operations and business model. Try to identify local partners to help build a value chain. Make operations as efficient as possible in order to lower costs and maintain profit margins. The needs of the customers have to be observed to ensure appropriate policies of pricing. (Ernst & Young, 2011)

Measurement of basic processes and innovation enabling.

Basic processes in the enterprise need to be followed by implementing a set of appropriate measurements. Chisea et. al. quoted by Pervaiz (2010) propose an audit tool for this purpose. The use of this tool increases the capability of the enterprise to satisfy strategic and tacit objectives of the business. It will be possible to verify improvements in the execution of processes which are fundamental to generate innovative results. The basic processes and their measurement are listed below:

Enabling Processes

Leadership. The measure of performance and agreement that indicates that the innovation is working in an effective way.

Systems and structure. Effectiveness of the organizational structure and infrastructure support to satisfy the needs of the enterprise.

Resources. Degree in which the available resources satisfy the demands of product or service development, financing sources are important this classification.

Basic Processes

Definition of the concept. Efficiency in the innovation process that generates ideas for commercial success.

Product development. Efficiencies associated with the fact to take the concept to the market.

Technology acquisition. Degree in which technology is brought instead of being developed internally.

Process innovation. Effectivity related with continuous improvement inside the enterprise.

Production efficiency. Management of costs and the way products or services are delivered.

Performance Indicators.

Customer's acceptance. Success in customer's recognition of the value of products or services.

Financial performance. Financial success product of an effective investment and execution in products and services development-

Organizational maturity. Joining to legal certifications, industrial regulation in order to compete efficiently in the industry. (Pervaiz, 2010)

The Innovation Kite Model

B+I Strategy is a Spanish consulting firm that its main business is helping other enterprises to innovate, by developing research projects focusing in networking with stakeholders by acquiring, interchanging and generating knowledge. In 2007 B+I Strategy issued a publication called "El Cometa de la Innovación" ("The Innovation Kite") to present the results of a Research Project about Strategic Innovation. Product of the research made by the firm is a model called Modelo de Innovación Estratégica "La Cometa" (Model of Strategic Innovation "The Kite"). The Model has two main elements related and complementary:

WHAT: In which innovative businesses the enterprise is working on and the differential components that offers. It includes a global vision of a flexible and dynamic enterprise with strategic guides to innovation. The enterprise develops new ideas and experiments for innovative businesses.

HOW: How to develop a constant innovation capability in the enterprise. This is about generating the context in which the activities (WHAT) may work out. Some elements are: leadership and culture, people's management, external relationships, organizational structure, management processes and indicators to assess the management. This Model represents the environment (market, technical, institutional), competitors, customers, government and other external agents that enable collaboration opportunities. The model changes as the environment do, adapting to new circumstances and innovation activities of the enterprise. The last element is people in the leading role of innovation; they have the responsibility to develop an innovative culture, supported by a management model to assure their training, rewards systems, resources, among others. (B+I Strategy, 2007)

METHODOLOGY

The research will have a qualitative approach. The qualitative phase is about finding the characteristics of commerce and services micro and small enterprises in Morelos. Then define the innovative capabilities that can be found in these enterprises. This paper shows the literature review to find the innovative capabilities and how they are adequate for micro and small enterprises (MSE). The following general and specific objectives and hypothesis were built for the whole research that is going to be developed and are mentioned to have a complete context of the whole research.

General Objective

Determine the innovation capabilities in MSE of the commerce and services sectors and how to measure them.

Specific Objectives

Define the characteristics of the MSE of the commerce and services sectors.

Select the innovative capabilities and their indicators that can be applied to MSE of the commerce and services sectors.

Design an evaluation instrument to measure the innovative capabilities and apply this instrument to a specific sample of enterprises of Morelos, México.

Hypothesis

“Determining the appropriate innovative capabilities for MSE will allow the measurement of innovation level for this specific sector of enterprises”.

RESULTS AND DISCUSSION

Innovation Capabilities for Micro and Small Enterprises

After reviewing the three previous models which analyze the innovation characteristics that can be evaluated in actual enterprises, and in the other hand, the characteristics of the study object (Mexican MSE), we are proposing for the future research in Morelos Mexico, the following innovation capabilities to be measured in Micro and Small Enterprises:

Good / Service: MSE can innovate in the product they deliver to their target market. The characteristics of this product can be turned in their competitive advantage. Many of these enterprises before beginning operations have already observed a specific need or desire to fulfill.

Characteristics: New features of goods or services and how often are implemented.

Variety: More than one good or service to meet needs of a certain target market.

Market: Actual and potential customers.

Promotion and advertising strategies: new ways to reach the market and how often are implemented.

Market segments: identify new market segments and how often this aspect is diagnosed.

Distribution channels: new distribution channels that enhance efficiency and speed in the delivering of the goods or services.

Customer interaction (relationship): Measurement of the customer satisfaction and implementation of improvements in this area.

Processes: How goods or services are produced.

Supply chain: Finding new material resources in order to reduce variable costs.

Use of technology: Implementation of new technology resources, such as internet, information systems, social media, machinery and equipment.

Formalization: Process documentation to ensure the quality of goods and services.

Organization: How resources are oriented to achieve innovation objectives of the enterprise.

Source of economic and human resources. New recruitment methods, implementation of incentive and rewards systems, new training programs and finding new funding sources.

Effectivity of organizational structure: Improvements in activities' distribution.

Decision-making process: New sources of information to improve the decision making process.

CONCLUSIONS

Micro and small enterprises are entities that represent an important source of growth and development for the economies of our Latin American countries. Therefore, all the tools available for their consolidation are useful. Innovation can be present in any business despite its size and activity. The models of innovation presented in this paper help to identify the capabilities that are appropriate for MSE and propose a new one to assess them. First of all, innovation has to be strategic, it needs a purpose based in the mission of the enterprise, and defined objectives make easier the implementation of innovative actions. People are a key element to innovation; the owners of the MSE have to be the leaders of innovation inside their businesses to identify the opportunities to innovate. Taking the right decision through reliable information is also a responsibility of these enterprises' leaders.

MSE more than any other type of enterprises have to be aware of the environment, the behavior and response of the market are key elements too and offer innovation opportunities. MSE enterprises are quite adaptable and flexible. They have to realize the importance of innovating and besides implementing actions toward innovation a constant evaluation has to be done. This is the main reason for developing a model of innovation capabilities for micro and small enterprises; they cannot be evaluated as big enterprises, because even small efforts count to be innovative. The indicators that are included in each area of innovation are going to be graded for a sample of MSE of the commerce and service sectors in Morelos, Mexico to identify the degree of innovation in this specific sector. The innovation capabilities presented in this paper are the first phase of a complete research, future work will be done to present the state found in this specific segment of enterprises.

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BIOGRAPHY

Mayany Larrañaga Moreno is a full time professor at the Universidad Politécnica del Estado de Morelos (Mexico). Professor Larrañaga is actually working in her PhD thesis about using digital social networks for small and medium enterprises and a member of the academic group “Economic externalities and innovation”, that follows the research line: “Organizational models for increasing productivity in enterprises” and developing the research project: “Diagnosis of innovative capabilities in Mexican commerce and services micro and small enterprises located in the state of Morelos”. She can be reached at Universidad Politécnica del Estado de Morelos, Boulevard Cuauhnáhuac 566, Col. Lomas del Texcal, Jiutepec, Morelos, Mexico. C.P. 62550, mlarranaga@upemor.edu.mx.

María Teresa Ortega Flores is a full time professor at the Universidad Politécnica del Estado de Morelos (Mexico). Professor Ortega has an MBA. She is member of the academic group “Economic externalities and innovation”, that follows the research line: “Organizational models for increasing productivity in enterprises” and developing the research project: “Diagnosis of innovative capabilities in Mexican commerce and services micro and small enterprises located in the state of Morelos”. She can be reached at Universidad Politécnica del Estado de Morelos, Boulevard Cuauhnáhuac 566, Col. Lomas del Texcal, Jiutepec, Morelos, Mexico. C.P. 62550, mortega@upemor.edu.mx.

STRATEGIC PRIORITIES AND PERFORMANCE MEASURES IN KING SAUD UNIVERSITY, SAUDI ARABIA

Abdullah H. Al-Dakhil, King Saud University
Abdulhakim A. Al-babtain, King Saud University

ABSTRACT

The Strategic plan of King Saud University (KSU) started on 2008, to cover 20 year. Now the plan is implemented under the theme KSU2030. Before 2008 KSU was not listed according to Academic Ranking of World Universities (ARWU), which ranks the world's top 500 colleges and universities based on certain indicators. In 2014, KSU is ranked 157 in this classification. This means that KSU2030 success to rearrange the KSU priorities. This is clearly illustrated in KSU vision "To be a world class university and a leader in building the knowledge society". KSU2030 has 9 priorities areas, these priorities focus on excellence in certain areas, changing KSU from learning university to research university, the second priority concerns is attracting distinctive faculty members. Third and fourth priorities focus on Student learning outcomes and recognition of students for the important of research and creative contributions. Priorities 5-9 focus on building relation, environment, accountability and organizational structure. The above 9 objectives has helped KSU to be the number one university in the Middle East region according to the ranking mentioned above. The execution of KSU2030 according to KSU priorities has helped KSU's decision makers to drive & achieve KSU vision and mission. Key performance indicators (KPIs) are measured systematically and balanced scorecard is used as a tool to monitoring the desired outcomes.

The university's strategic mandates are measured by performance of data shown for the following priorities:

Achieving excellence in 9 main areas; health care, education and learning, finance, insurance, management, ICT, petrochemicals, water resources development and management, urban planning and future technologies.

Student learning outcomes, that include academic program review university-wide and specialized accreditation.

Building relation with community and twinning programs with with international universities.
Recognition of faculty and post- graduate students for research and creative contributions

Enhancing students to involve as volunteers to improve their skills and increase their participation in community programs

Increasing faculty and staff satisfaction and reducing attrition.

Expanding programs and activities to improve student skills beyond the classroom and laboratory.

Enriching opportunities for social networking among students and faculty members

Engaging university leadership, faculty, staff and students in regional initiatives and vice versa and enhancing indoor and outdoor space for teaching and learning.

Making and implementing decisions rooted to our institutional values based on data analysis and maintaining currency and reliability of information infrastructure.

Improving space utilization and increasing customer satisfaction

Moreover, we are working on risk management policy, code of conduct and academic freedom.

THE IMPACT OF MOTIVATION ON EMPLOYEE PERFORMANCE

Nkafu Fondu Fomenky, Soongsil University

ABSTRACT

The purpose of this paper is to identify the impact or role of incentives on employee's performance with a particular emphasis on Korean workers. The process involves defining and explaining the different types of motivation. In defining them, we also bring out the difference between the two major types of motivations. The second phase of the paper shall involve gathering data/information from a sample population and then analyzing the data. In the analysis, we shall get to see the almost similar mentality or value which Koreans attach to motivation, which a slide different view coming only from top management personnel. The last phase shall have us presenting the data and coming to a conclusion from which possible knowledge on how managers and potential managers can ignite the best out of their employees.

KEY WORDS: Motivation, Employee's Performance

INTRODUCTION

There are number of views of literary personalities relating to motivation and motivational theories. Content theories give us a lead to know about people's needs and the things which are necessary for motivation work. We shall take a look at one in order to give us an idea of what motivation is all about; Maslow's-Hierarchy of Needs Theory Abraham Maslow said that five universal needs motivate a person. He arranged them as:

Physiological or Basic Needs

According to Anyim (2012) physiological or basic needs are the basic need of a person. It includes as driving force. This is also called felt need. This need causes physiological tension which is shown by any body's behavior. This can be reduced by eating something. Chintaloo and Mahadeo (2013) also explain physiological needs. According to them physiological needs basically is satisfied the basic need of human. Physiological needs or basic needs also called biological needs. Maslow said when a person fulfills the basic, physiological or biological needs him move up the next level. For example: Food, shelter, clothes, sleeping and breathing etc.

Safety Needs

Safety needs is the needs for shelter and protection. In this need a person needs security, stability and dependency. In this a humans needs freedom from anxiety law and order and structure. This need is also called security needs. For examples the employee's or the worker's in a private organization demand that the organization or company must be provide their job security, health security and promoting safety. And nowadays private organizations also provide the promoting safety and health plan, and emergency fun and accident cover's benefits.

Belongings Needs: These needs are also known as social needs. It includes love and belongings. Usually man's needs love and care. These needs can be fulfill by interaction with coworker and colleagues. For example the feelings of friendship, feelings of love, caring of family or relative etc. At work, having a good relation with group fellow or colleagues. For promoting the team work and achieving the organizational goal the managers could force the workers that they must be works in groups or in a team.

Esteem Needs: Esteem needs are also known as egoistic needs. In this a man needs self-respect and the esteem of other. Man needs or reputation, prestige, status, fame, glory, dominance and recognition etc. Esteem needs are difficult to satisfy in some industries. In an organization a manager should be respectively treat their employees. And the workers should also respect the policies or the law of the organization. The worker's also respect each other. Example of these needs is the achievement and confidence.

Self-actualization Needs: This is the highest need. A man wants self-realization and self-development and desire to be able to do something. Morality, acceptance of facts, lack of prejudice, creativity, spontaneity and problem solving are all examples of self - actualization needs.

Purpose of the Research

Identify the factors that affect employee motivation.

Examine the relationship between organizational effectiveness and employee motivation.

To examine whether motivation is a determinant factor influencing workers performance.

Create a causal relationship between motivation and workers performance.

RESEARCH METHOD

Sample: A sample of 50 people was taken from workers from different companies here in Korea. Workers were chosen irrespective of their position in the company. The respondents were given questionnaires which they filled with the use of a pen. Among the 50 respondents, 35 were male and 15 were female.

The study used a descriptive survey design to collect detailed data that describes existing phenomena. Data was collected based on the concepts defined in the research model and hypothesis tested. This study is descriptive survey because it adopted the use of questionnaire aimed at finding the impact of motivation on employee performance.

HYPOTHESIS

The hypothesis here is that, is workers performance is a function of how motivated they are to do their job. There are basically two types of motivation, extrinsic and intrinsic motivation.

Extrinsic Motivation: occurs when we are motivated to perform a behavior or engage in an activity in order to earn a reward or avoid a punishment. Examples of extrinsic motivation include;

Studying because you want to get a good grade

Participating in a sport in order to win awards

Competing in a contest in order to win a scholarship

Intrinsic Motivation: involves engaging in a behavior because it is personally rewarding; essentially, performing an activity for its own sake rather than the desire for some external reward. Examples of intrinsic motivation include;

Playing a game because you find it exciting

Participating in a sport because you find the activity enjoyable.

So, the primary difference between the two types of motivation is that extrinsic motivation arises from outside of the individual while intrinsic motivation arises from within. In order to test the hypothesis, three (3) questions were advanced to represent the hypothesis with the help of tables.

Table 1: Does Incentives Motivate You to Perform Effectively Towards Achieving the Company's Goals and Objectives?

S/N	Respondents	Frequency	Percentage
1	YES	50	100%
2	NO	0	0%
	TOTAL	50	100%

Table one shows that all employees of employees of the various Companies, irrespective of their position at their companies believe that motivation is a basic aspect that can energize them to be productive and committed. The study shows that out of the 50 workers sampled, 100 percent of the respondents said yes, confirming that our hypothesis is upheld by the workers responses showing the effectiveness of motivational incentives from the workers point of view.

To add weight to the hypothesis, another table is initiated to understand the variety of incentives they deem necessary to motivate them.

Table 2: Which of the Below Rewards Motivates You Most?

s/n	rewards	frequency	percentage
1	SALARY INCREASE	30	60%
2	PROMOTION	10	20%
3	PERFORMANCE AWARDS	5	10%
4	MOTIVATION TALKS	1	2%
5	LEAVE	4	8%
	TOTAL	50	100%

From Table 2 above, we notice that a majority of the respondents, 30 respondents who represent 60% of the sample population prefer an increase of salary, 10 respondents who represent 20% of the sample population prefer promotion on their job. 5 respondents who represent 10% of the sample population will prefer performance awards while just a single respondent representing just 2% of the sample population said she will prefer motivation talks and 4 respondents who represent 8% of the total sample population will like to take a leave in order to be motivated to perform their job well. In order to establish the causality between motivation and employee performance, we need a third table which seeks to find what the effect will be on employee performance if there is no motivation.

Table 3: Will the Absence of No Form of Motivation Lead to Poor Performance At Your Job?

S/N	Respondents	Frequency	Percentage
1	YES	50	100%
2	NO	0	0%
	TOTAL	50	100%

From table 3 above, we notice that all 50 respondents who represent 100% of the total sample population uphold the fact that the absence of motivation will lead to poor performance at their job.

DISCUSSION

The hypothesis which states that workers performance is a function of how motivated they are to perform their job was accepted. This shows that motivational incentives given to workers organizations have a significant influence on the workers performance. This is also in line with the theory that rewarded labor produces more than unrewarded labor. Another work that this findings can be said to have corroborated is the work of Eze (1985) whose investigation on Nigerian management personnel shows that 90 percent of managers in his sample regarded their work as a means to end. And these ends were interpreted to include money, material possessions etc and the reason may be that workers need to take care of themselves, their

families and other dependents and provide themselves other basic needs of life. The Findings also agrees with the works of Berjum and Lehr (1964) and Ajila and Abiola (2007) which showed that workers who received incentives performed better than those who did not receive. And workers exhibited productive work behavior when motivational incentives were made contingent upon performance. The works of Akerele (1991) can also be said to have corroborated the findings of this study. He observed that poor motivation in relation to profits made by organization, where differentials between high and low income earners among others things contributed to low morale, lack of commitment and low productivity. Whether it is extrinsic or intrinsic motivation, employees generally want to have the feeling that whatever they are doing is being recognized, and a good way to recognize their efforts is to appreciate them for the job done. From the above analysis, they employees in these Korean companies will prefer an increase in their salary compared to any other form of motivation.

CONCLUSION

The above results show that employees are more geared to have a very productive attitude when their labor is been rewarded. In most cases, they wish to get rewarded financially more than getting leave or having motivational talks. Some need to get promoted to higher management positions. For them that is a great deal of recognition for a job well done and also a good motivator. It is therefore of paramount importance that companies should have very good motivational strategies in place in order to get their employees at maximum productivity. They tend to value their pay packages more than the relationship they have with other workers at the company as a major motivator for on the job performance.

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BIOGRAPHY

Nkafu Fondu Fomenky, Soongsil University, Sangdo-ro 365 Seoul, Republic of South Korea
Email: talktolastdon@gmail.com, Tel: +8210 2648 6007

THE ROLES OF SOCIAL INFLUENCES, LIFESTYLES AND EASE OF USE IN ADOPTING SMS ADVERTISING IN EGYPT

Fouad Luxor, University of Arab Academy for Science, Technology and Maritime Transport
Heliopolis (AASTMT)

ABSTRACT

This study examines the role of social influences, lifestyles and ease of use in adopting SMS advertising in EGYPT. The nature of the study required the use of mixed methodology where in-depth interviews and large-scale questionnaire were used to collect data, as a result both themed and quantitative analyses have been used and they have yielded to significant outcomes. Based on the in-depth interviews and a probability sample of 398 respondents from Egypt's two most prosperous cities (CAIRO and ALEXANDRIA), the results show that the respondents tended to integrate SMS into their conspicuous and socially active lifestyle. Adopting SMS advertising is found to be a way to achieve social differentiation and identity among lifestyle segments. The study demonstrates the utility of segmentation analysis in delineating complex relationships among social influences, lifestyles and ease of use in adopting SMS advertising in Egypt. In order to provide a broader view of social influences and lifestyle impacts on adoption of consumer technology products, future research could extend the findings by examining additional social influences, lifestyle and ease of use factors relevant to consumer technology products.

KEYWORDS: Adoption, Ease of Use, Lifestyle, SMS Advertising, Direct Response Marketing Social Influences

INTRODUCTION

This study will be focusing on three main variables that might be affecting the adoption of SMS advertising in Egypt, these variables are the Social influences and will be expressed and presented by the subjective norms, it could be expressed by a person's intention to behave in a certain way as it is contingent upon the attitude toward performing the behavior in question and the social pressure on him/her to behave in that way. This suggests that attitudes and subjective norms differ according to the person involved and behavioral context. The second variable is the lifestyle and will be expressed by Actions-Interests-Opinions and these are the main factors that this research is discussing in details. The exact meaning of these and other similar terms is never actually expressed but there seems a common understanding that will be reflecting on a pattern of attitudes and behaviors that are in some way consistent across an individual's life, or a particular domain of their life (Blackwell and Talarzyk, 1977) and the third variable is the ease of use which is focusing on the technology acceptance model (TAM) which is defined as the perceived usefulness by which the degree that the user believes that using the information system can improve work performance (Becker *et al.*,1995).

RESEARCH PROBLEM AND ITS IMPORTANCE

There are now more mobile phone subscribers in the world (1.4 billion) than there are wired phone subscribers. Worldwide, more than 350 billion text messages (or SMS) are exchanged across the world's mobile networks every month, with more than 15 % of these being classified as commercial or marketing messages (MA Glebal, 2013), despite the growing importance of mobile media in a global context. No known study has tried empirically to explain key success factors in mobile marketing with a cross-cultural approach. The Egyptian mobile market witnessed slow down in subscribers growth during the fourth quarter of 2009, particularly due to the severe competition that emerged in third quarter of 2009, inflating

subscribers growth during that quarter and, therefore, leading to weaker growth in forth quarter of 2009, “said by Belton in a note. Egyptians social influences, lifestyles and the new trend towards mobile usage with the increasing popularity of the internet and email marketing has become a convenient and dynamic mode of communication that enables business organizations and personal sellers to promote their products or services at a much lower cost and with a potentially more global reach therefore there are many reasons that drives this research and its importance’s stands from two point of views, the academic perspective and practical perspective that will be discussed further in details reaching to this main research problem What is the role of the social influences, lifestyles, ease of use in adopting SMS advertising in Egypt?

RESEARCH OBJECTIVES

The main aim of the study is measuring the role of Social influences, lifestyle and ease of use in adopting SMS advertising in Egypt. More specifically, the research study aims to achieve the following objectives:

Identify and measure the extent to which the use of new media influences the overall interactional or social strategy of credibility enhancement and persuasion in the context of sales promotion sent by SMS.

Explore and measure the impact of lifestyle components (activities, Interest and opinion) on the SMS advertising.

Explore and measure the impact of Social Influences components (subjective norms) on the SMS advertising.

Discover personal lifestyle characteristics of Egyptian consumers

Explore and measure the impact of rational components (perceived ease of use) on the SMS advertising.

LITERATURE REVIEW

This chapter is discussing an overview on different techniques for marketing being used recently, from these techniques are direct response marketing, it will be discussed in details and its differences from the direct marketing, secondly the concept of direct response advertising. This part of the study will show the previous experiences in different researches and lots of researcher’s point of views, reaching to the topic of mobile phone technology and its relationship with the SMS advertising. Finally this chapter will explain the external and internal factors that are playing an important role in adoption of SMS advertising in Egypt.

Direct Response Marketing: Direct-response marketing is a form of marketing designed to seek out a direct response, which is specific and quantifiable. The delivery of the response is direct between the viewer and the advertiser, by which the customer responds to the marketer directly. This is in contrast to direct marketing in which the marketer contacts the potential customer directly. There are differences between direct marketing and direct response marketing. In direct marketing (such as telemarketing) there is no intermediary broadcast media involved and do not allow for instant feedback, while in direct-response marketing, marketers use broadcast media to get customers to contact them directly (Wan, 2003).

Direct Response Advertising: Graham, (2001) studied the future of wireless advertisings, found that 60% of respondents showed interest in receiving text advertising through mobile phones and reported that brand awareness for the advertised brand increased more than 80% among respondents who received on average six SMS advertising Black (2001). Barwise and Strong (2002) studied SMS as a potential advertising means for young people, and found that 51% were very satisfied with a service that was customized and tailored to only receive messages relevant to interests.

Mobile Phones and SMS Advertising: Mobile phone technology is considered one of the greatest technologies to come into sight in the last few years to serve humanity, but it should not be used to annoy or tease others, mobile phones should never be used to go against others privacy. There is always going to be anti-social behavior, with or without mobiles (McMillan, 2002).

Factors influencing the adoption of SMS: This part is conversing different factors that influence the adoption of SMS advertising in Egypt; these factors are divided into external factors (subjective norms), and internal Factors (lifestyle and ease of use).

METHODOLOGY AND RESEARCH DESIGN

The aim of this chapter is to explain the reason behind using two different models for the data collection in order to reach to the most accurate results and the research design illustrates the sequential mixed model which is used in this study where semi structured in depth interviews will be conducted with Egyptian consumers to explore the components of lifestyle, social influences, ease of use and their effect on the adoption of SMS advertising in Egypt. The results of the in depth interviews will help developing the survey to measure this effect Therefore this study is sequential and mixed because the qualitative method will precede the quantitative study in order to determine the components which will develop the questionnaire. Previous studies such as the study of Wei (2006) indicated that the components of lifestyle cover four consumer segments. Therefore, the qualitative study explores these components to confirm their existence in a different cultural context and indicates whether or not other components should be included in the lifestyle of Egyptian consumers.

Research Design

Figure 1.3 Sequential Mixed Models



DATA ANALYSIS AND RESULTS

Qualitative Data Analysis

Qualitative data analysis is a method of inquiry employed in many different academic disciplines, traditionally in the social sciences, but also in market research and further contexts. Qualitative researchers aim to gather an in-depth understanding of human behavior and the reasons that govern such behavior. The qualitative method investigates the why and how of decision making, not just what, where, when but focused samples are more often needed, rather than large samples (Sproles, 1986). Qualitative research is often used for policy and program evaluation research since it can answer certain important questions more efficiently and effectively than quantitative approaches. This is particularly the case for understanding how and why certain outcomes were achieved (not just what was achieved) but also for answering important questions (Ram, 2006)

Semi-Structured In-Depth Interviews: Descriptive Analysis

The demographic profile of the 13 users of the mobile phone users consists of 5 males and 8 females; their age was between 20 and 30 years old and concerning their educational level, only 3 males have obtained Master's degree and the others have obtained Bachelor's degree

Demographics	Number of respondents
<i>Age</i>	
20-30	13
<i>Gender</i>	5
Female	8
<i>Educational Level</i>	10
Postgraduate	3

In-depth interviews Sample characteristics

Semi-Structured in-Depth Interviews: Detailed Analysis

The following themes were covered in the thirteen semi-structured in-depth interviews:

The Knowledge about the SMS Promotional Messages:

All interviewees were positively perceived the meaning of SMS promotional messages with previous background. They mentioned that they know about the SMS promotional message and they considered it as a useful advertising tool. Therefore, the theme is that SMS is a business opportunity for marketers to work on for reaching wide range of consumer for transferring any piece of information

Some supporting quotes: "SMS helps to keep any relation between the service provider and its client."

"SMS is the way to increase profitability since it is being used efficiently and effectively."

"SMS is very practical technique to reach your customers especially during the summer time"

Quantitative Data Analysis

Quantitative research refers to the systematic empirical investigation of social phenomena via statistical, mathematical or computational techniques. The objective of quantitative research is to develop and employ mathematical models, theories and/or hypotheses pertaining to phenomena. The process of measurement is central to quantitative research because it provides the fundamental connection between empirical observation and mathematical expression of quantitative relationships (Gilbert and Mulkay, 1984) After distributing 700 questionnaires, 397 were completed and returned by the respondents with response rate 56.7%. The questionnaires were distributed in Cairo and Alexandria. Finally the results were entered to the SPSS to analyze the results and to know whether the research hypotheses mentioned before were supported or not. The second part in this chapter after conducting the qualitative analysis with its detailed analysis and the themed analysis, is divided in two parts the first is the quantitative descriptive analysis of the sample regarding the socio-demographics sample structure to know the males/females ratios, age groups, marital status, monthly house hold income and the educational level. Then the second part, which is the variable dimensions, the reliability and the validity of each variable, statistical analysis, correlation and regression test are done in order to test the hypothesis by knowing the relation between the research model variables and to know the role of the independent variables and their effect on the dependent variables.

Descriptive Statistics: In this part, descriptive statistics are used to describe the features of the data gathered and to present the quantitative results in a manageable way in order to facilitate the understanding of the sample structure.

Sample Characteristics: The sample is described according to the socio-demographics dimensions listed in the questionnaires distributed on the respondents in order to segment the sample according to some valid

essential dimensions that the understanding of the sample structure according to age, gender, education, income level, occupation and marital status

Reliability and Validity of Scales

Reliability Statistics

Reliability of the scale means the extent to which the used scale produces consistent results if repeated measurements are made on the characteristics (Malhotra, 2007). The reliability of the proposed variables was tested to see to what extent the results in this survey could be relied on.

Discussion and Recommendations

This chapter is comparing the results of this study with the findings of previous studies, then the second part which is the conclusion of the findings of the study, followed by part three which is the implications of the research study where further analysis of the results is conducted.

Comparison with Findings of Previous Studies

As mentioned before the main reason of this study is to figure out the role of the social influences, lifestyles and ease of use on the adoption of SMS advertising in Egypt, and based on the previous studies and from the literature review discussed in chapter one, there were lots of hypothesis being reviewed and after conducting the in-depth interviews and the quantitative questionnaire these hypothesis were positively matching and significant with the findings from these hypothesis that were discussed previously the results showed the following: Graham (2001) studied the future of wireless advertisements, found that 60% of respondents showed interest in receiving text advertising through mobile phones and after conducting the results the statistics reviewed that 82% of the respondents found that they are satisfied from the SMS service and they find it important.

Another Study that was hypothesized, relationships were tested and supported by this research, Enpocket (2002) reported that 94% of respondents had read the SMS advertising messages, and 23% of them forwarded the marketing messages to friends, in this research and according to the findings shown on Table 2.2 (Reading the received SMS) and Table 4.4 (Forwarding SMS to a friend) 74% had forwarded the Received promotional SMS to family or friends, Table 4.13 (Forwarding SMS to Family/friends based on their needs) 86.2 % forwarded the promotional SMS to family or friends based on their needs.

56% of the respondents on this research paper that filled the questionnaire agreed to receive this type of messages and not only that, they reacted and they took an action by purchasing the product being promoted through the SMS being received and the figure related to (Buy things online) makes the picture more clearer by which it states that 55.9% of the respondents stated that they purchase things through the Internet and the figure related to (purchasing process based on received trusted SMS) and its explanation is that When the respondents were asked if they would purchase products or services based on received trusted SMS 37% were there response was strongly agree and 38.3% were agreeing

CONCLUSION

This study aimed to examine the role of the social influences, lifestyle and ease of use in adopting sms advertising in specifically Egypt. It was suggested that the social influences and the ease of use will be having the most impact on the adoption of SMS advertising while the results revealed that the three independent variables (social influences- ease of use and lifestyle) had a positive significant result on the dependent variable (adoption).

The demographics that was conducted and measured showed that the age group was mainly between 16 and 37 years old and this shows that this target age are the most adopting age for the SMS advertising in Egypt and they presented 80% of the sample. The majority of this sample was of income level from 3000-5000 EGP and finally marital statuses were married and well educated level since the outcome was extremely high positive strong significant results.

Implications of the Research Study

It is important to be certain that the SMS advertising is important tool of advertising for both parties either the sender or the receiver. A great opportunities for the sender of the SMS since he is moving on the right track as long as the SMS being sent is to the point (short and precise), sent at the right time, sent after taking the receivers permission, sent to suitable age group and identifying the senders name or brand name to be known to the receiver.

Academic and Practical Contribution

The Academic contribution: There are three strategies are recommended. First, mobile advertisers should employ professional copywriters to edit SMS advertising messages to make them easy to understand and fun to read. Second, mobile marketers can also make SMS advertising part of integrated marketing communications so that consumers would be familiar with the key brand message due to their exposure to other media. Finally, mobile operators and phone manufacturers should work together to make the process of responding to SMS advertising (e.g., providing feedback on products and services) as easy as possible.

Limitations and Directions for Future Research

There are limitations that should be considered with regard to this study. First, this study included limited number of consumer social influences, ease of use and lifestyle factors. In order to provide a broader view of social influences and lifestyle impacts on adoption of consumer technology products, future research could extend the findings by examining additional social influences, lifestyle and ease of use factors relevant to consumer technology products. To do so, future studies may use qualitative interviews with consumers by identifying various aspects of their social influences, lifestyles and ease of use more detailed that might be involved in consumption of consumer technology products. The price and word-of-mouth in this study is not. Price is a very important aspect when consumers engage in Adoption. Moreover, word-of-mouth might also exert influence in the adoption process. Therefore, price and word-of-mouth effects should be examined in future research.

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BIOGRAFIA

Fouad Gamal Luxor University of Arab Academy for Science, Technology and Maritime Transport Heliopolis (AASTMT), Cairo, Egypt

THE RELATIONSHIP BETWEEN PROJECT MANAGEMENT AND SMALL TO MEDIUM ENTERPRISE PROFITABILITY

Julien Pollack, University of Technology Sydney

Daniel Adler, University of Technology Sydney

ABSTRACT

It is a common assumption that using project management is good for business. This research seeks to address this generally un-substantiated assumption by testing whether using project management as a core business skill has a positive influence on the profitability and sales of small to medium enterprises. Data used in this research is drawn from two surveys conducted by the Australian Bureau of Statistics covering the years 2004 – 2011. From this data models of the influence of project management were created using binary logistic regression and multiple linear regression, to examine whether the use of project management to undertake core business activities had a significant effect on small to medium enterprise profitability and total sales. When controlling for other comparable core business skills, the results show that project management does have a significant positive impact on profitability and sales. Similar results were also found for the use of IT professional skills, IT support technician skills and financial skills to undertake core business activities.

JEL: M110

KEYWORDS: Project Management, Small to Medium Enterprise, Profitability

INTRODUCTION

It is typically taken as assumed in the general business and specialist project management literature that the use project management to reach operational and strategic objectives actually improves the performance of organizations. This is usually taken as so obvious a fact that it is rarely questioned. If this assumption were not true, then there would little reason to support the significant expenditure often invested in developing and implementing project management systems, and gaining project management certification for employees. Many authors have commented to the effect that project management does positively affect organizational success, with the benefits of project management having been variously expressed in terms of performance (Abbasi & Al-Mharmah, 2000), effectiveness (Shenhar, Dvir, Levy, & Maltz, 2001), productivity (Cleland, 1984, McHugh & Hogan, 2011) and efficiency (Stimpson, 2008), all of which support a basic assumption that using project management is good for business. However, it remains largely unexamined whether this assumption is actually true, with the debate in the literature instead focusing on what is the best type of project management, how to implement it, and why projects are failing. There is very little research which has directly questioned whether there is a relationship between the use of project management and improved business performance. Exceptions include research by Lappe and Sprang (2014) and Thomas and Mullaly (2008). Hällgren (2012) has made a call for more research that questions the basic assumptions underpinning project management practice and research. This research responds to this call, by examining whether using project management as a core business skill does indeed have an effect on an organization's profitability.

LITERATURE REVIEW

A wealth of research has been produced which enquires into how project management can be refined and developed to deliver organizational objectives more effectively (e.g., Kloppenborg, Tesch, & Manolis, 2014, Hagen & Park, 2013). For instance, Mir & Pinnington (2014) have demonstrated that there is a link between project success and the maturity of project management processes, while a variety of authors have found links between project success and personality types (Cohen, Ornoy, & Keren, 2013, Creasy & Anantatmula, 2013). Others have focused on criteria that can be shown to affect project productivity (Ng et al, 2004), and the relationship between project success and portfolio management system maturity (Reyck et al., 2005). However, these findings are predominantly focused on the project level, leaving the relationship between project success and organizational success to implication only.

Studies that relate project management to business success are less common as a whole. Ozcelik (2010) provides one of the few examples that can be found in the literature, reporting on the ways in which one particular type of project impacted the overall organizational performance. Thomas and Mullaly (2008) have also enquired into whether businesses receive a return on investment from the implementation of project management practices. Their study involved 65 different organizations, and demonstrated that over one half of the studied organizations did derive measurable value from using project management. However, the findings of this study were limited, as few of their participating businesses collected the required data on investment in project management processes.

Another comparable study was completed by Lappe and Sprang (2014), who investigated 251 projects managed in a life insurance company in Germany. This study developed a model of investment in project management and return from that investment, and was able to demonstrate a reliable relationship between the costs and benefits of project management. In addition to a lack of research which questions the link between project management and business performance, there is a strong trend in project management research to focus on mega-projects (e.g., Flyvbjerg, 2014, Brady & Davies, 2014, Eweje, Turner, & Müller, 2012, Chang, Chih, Chew, & Pisarski, 2013, Winch, 2013). Contrary to this position, this research focuses on the impact of project management on small to medium enterprises. It is understandable why more research is focused on larger projects; the dollar figures associated with these projects provide an air of glamour, and their impressive failures and successes make for engaging stories. However, small to medium enterprises account for 70-90% of all enterprises in OECD countries, and are responsible for 40-70% of the value that is added by the business sector (OECD, 2013a, 2013b). The significance of small to medium enterprises to the economic and social health of countries around the world has long been the subject of research (Beck, Demirgüç-Kunt, & Levine, 2005, Ayyagari, Beck, & Demirgüç-Kunt, 2007, Schiffer & Weder, 2001).

In Australia, the subject of this research, over one million small to medium enterprises were in operation in 2012. This was over 90% of the business sector, with the profitability of small to medium enterprises clearly being critical to the economy (Australian Bureau of Statistics, 2012a, 2012c). A recent survey by the Australian Bureau of Statistics (ABS) found that project management was valued as a core skill by one in eight small to medium enterprises, with this number rising to one in five for innovation active businesses (ABS, 2013a). In the context of the broader management literature, enquiry into project management has often become submerged in broader management research into information technology, sales, marketing, and human resource management (Turner et al, 2009, Turner et al, 2010, Hudson et al, 2001). However, given the importance of small to medium enterprises to the economy, that project management plays a critical role in the survival and success of smaller businesses (Sádaba et al, 2014), and is a vital skill for small to medium enterprises (Turner et al., 2012), there is surprisingly little research into how project management is used by small to medium enterprises or how it affects their performance.

METHODOLOGY

The source of research data used in this study was the Business Longitudinal Database (BLD), produced by the Australian Bureau of Statistics. The BLD includes questions that focus on issues and criteria that may have an influence on the performance of Australian businesses, and was thus considered relevant to this study. Starting in the Australian financial year of 2004-05, the ABS has selected a panel of small to medium businesses. Members of the panels are asked to respond to five consecutive years of surveys, with the panel membership set in the first year of each panel. The size of each panel is calculated based on the expected rate at which members will drop out, ensuring that a sufficiently large number of panel members remain from each size classification and industry sector at the end of the five years. Two panels are of interest to this paper, as they both involved questions which asked about respondents' use of project management as a core skill in conducting their business (ABS, 2012b, 2012c). The survey of businesses from the 2004-05 financial year to 2009-10 (panel 1), and the survey of businesses from the 2006-07 financial year to 2010-11 (panel 2) are focused on in this research. There have been changes in the survey questions between panels, so it is not possible to combine the panel results into one population, or to directly compare between them, although there has been a similar focus in survey questions.

Only businesses with less than 200 employees are included in the BLD. Other exclusion criteria also apply. For instance, the BLD also only includes businesses with a single Australian Business Number and a simple structure (ABS, 2013b). The Oslo Manual guidelines for surveys that measure business innovation have also been incorporated in the survey development (OECD/Eurostat, 2005). The ABS BLD has also been integrated with some Australian Tax Office data. Based on the ABD BLD constraints, this research has worked with the definition of a small to medium enterprise as being a trading business with less than 200 staff. Other authors have also used the ABS BLD data in research (ABS, 2014), researching topics such as outsourcing (Bakhtiari, 2013), entrepreneurship (Fitzsimmons & Douglas, 2006), innovation (Huang & Rice, 2009, Bhattacharya & Bloch, 2004, Gronum, Verreynne, & Kastle, 2012), productivity (Pollack & Adler, 2014), performance (Steffens, Davidsson, & Fitzsimmons, 2009), family business operations (Dharmadasa, 2009), and industrial relations (Farmakis-Gamboni & Prentice, 2001).

DATA ANALYSIS

Analysis of the datasets has focused on three questions, paraphrased below to account for variation in how the questions were presented in the two surveys:

Compared with the previous year, did profitability decrease, stay the same, or increase?

During the previous year, were any of the following types of skills used by the business in undertaking its core activities: engineering (ENG); scientific and research (SCI); IT professionals (ITP); IT support technicians (ITS); trades (TRA); transport; plant and machinery operation (MAC); marketing (MAR); project management (PM); business management (BUS); financial (FIN).

Total sales, as reported in Australian Tax Office Business Activity Statements.

Is Project Management Related to Profitability?

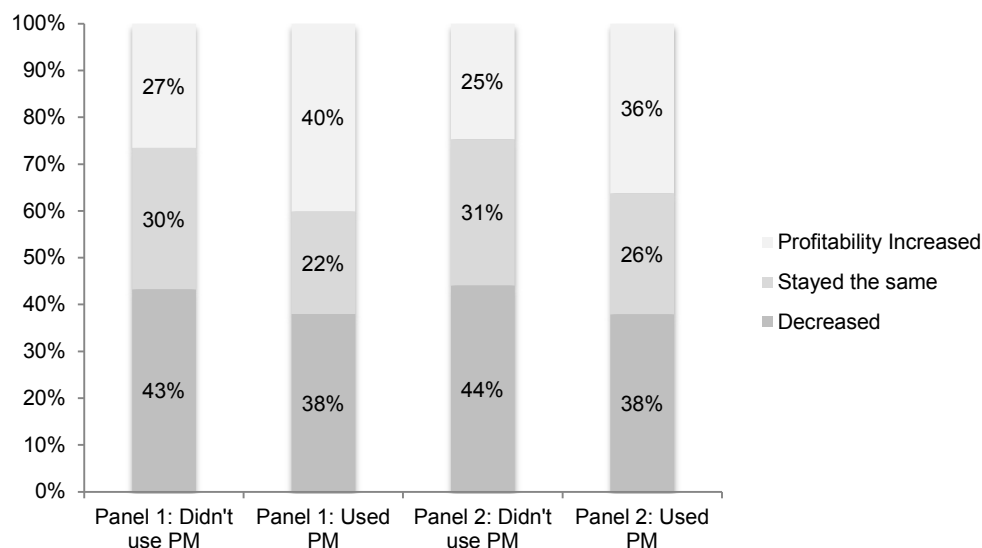
The initial analysis involved investigation of possible correlations between whether the respondents used project management, changing profitability, and changes in their sales figures. There was a correlation ($p < 0.01$) between change in profitability and use of project management in both panels, and between their reported total sales and their use of project management. The relationship between use of project management, profitability and total sales becomes clearer when presented as Table 1 and Figure 1.

Table 1: Influence of project management (PM) on reported sales

Panel	Use of PM	n	Min.	Max.	Mean	Std. Dev.
Panel 1	Did use PM	539	\$0	\$1,323,740,295	\$13,494,409	\$73,434,206
	Didn't use PM	4091	\$0	\$396,232,144	\$4,113,277	\$14,033,412
Panel 2	Did use PM	621	\$0	\$238,372,289	\$10,380,296	\$27,296,608
	Didn't use PM	5540	\$0	\$241,030,222	\$3,109,694	\$10,045,252

In Table 1 it can be seen that small to medium enterprises that used project management reported on average more than three times the sales that were reported by enterprises that did not use project management. Figure 1 shows that in both panels there are more than 10% more people in the population who used project management who reported an increase in profitability, compared to those who did not use project management. In addition, there were at least 5% less people in the population who used project management who reported an decrease in profitability, compared to those who did not use project management.

Figure 1: Influence of Project Management (PM) on Change in Profitability



These results are promising, but are not by themselves sufficient in demonstrating that project management leads to an increase in sales and profitability. It was considered necessary to model the relationship between total sales, profitability and project management, while controlling for other comparable variables, in order to develop an understanding of whether project management does actually affect profitability and sales.

Modelling the Datasets

A model was created of the relationship between small to medium enterprise profitability and the use of a selection of business skills. Binary logistic regression was used to create the model, and insignificant independent variables were eliminated from the model using backwards elimination. The model describes the tendency of the survey respondents to nominate that their profitability has increased since last year, as opposed to their profitability staying the same. Hypotheses were created to understand the usefulness of the model, and to understand the contribution of project management to the tendency to identify an increase in profitability. Equivalent null hypotheses and alternative hypotheses were created for each of the other business skills, but are not displayed here for the sake of brevity:

Null hypothesis – model: None of the coefficients in the model is significantly different from zero

Alternative hypothesis – model: At least one of the coefficients in the model is significantly different from zero and the model is useful

Null hypothesis – PM: Project management skills have no significant effect on whether an organization reported an increase in profitability

Alternative hypothesis – PM: Project management skills have a significant effect on whether an organization reported an increase in profitability

The final model was:

$$\text{Logit}(\text{increase}) = (0.421 * \text{ITP}) + (0.222 * \text{ITS}) + (0.342 * \text{MAR}) + (0.313 * \text{PM}) + (0.310 * \text{FIN}) - 0.362 \quad (1)$$

The significance of the model was 0.000 using the Omnibus Tests of Model Coefficients. The final model accounts for 58.4% of the variation in the dependent variable. Using the Hosmer and Lemeshow Test, the model has a significance of 0.575 and a Chi-square score of 2.901, suggesting an acceptable goodness of fit. On this basis, the null hypothesis for the model can be rejected, the alternative hypothesis can be accepted. Null hypotheses regarding the significance of project management, IT professionals, IT support technicians, marketing, and financial skills were rejected for this model, and the alternative hypotheses accepted. These results are summarized in Table 2. Null hypotheses regarding the significance of scientific and research skills, trades, transport, plant and machinery skills, and business management skills were accepted for this model.

Table 2: the Significance of Core Skills to Small to Medium Enterprise Profitability

Skill	Sig.	Use of Skill Increases Odds Of Increase In Profitability, As Opposed to Profitability Staying the Same, by:	Use of Skill Changes the Probability of Increased Profitability, As Opposed to Profitability Staying the Same, by:
IT Professionals (ITP)	0.001	52.4%	60.4%
IT Support Technicians (ITS)	0.049	24.8%	55.5%
Marketing (MAR)	0.001	40.8%	58.5%
Project Management (PM)	0.016	36.7%	57.8%
Financial (FIN)	0.002	36.4%	57.7%

Models of the relationship between small to medium enterprise total sales and the use of a selection of business skills were also created for each panel. Multiple linear regression was used to create the model, and insignificant independent variables were eliminated from the model using backwards elimination. The models describe the relative influence of the business skills on the business' reported total sales.

The final model for Panel 1 was:

$$\text{Total sales} = 1564973.48 - (3369846.7 * \text{SCI}) + (4925023.22 * \text{ITP}) + (3261601.44 * \text{ITS}) + (5392653.40 * \text{PM}) + (1940673.62 * \text{BUS}) + (2505495.36 * \text{FIN}) \quad (2)$$

No issues with colinearity were detected between the variables in this model. The model explains 2.9% of the data ($R^2 = 0.029$). The model was significant at 0.000. Null hypotheses regarding the usefulness of the model, and the significance of scientific and research skills, IT professionals, IT support technicians, project management, business management, and financial skills were all rejected and their alternative hypotheses accepted. Null hypotheses regarding the significance of trades, marketing, and transport, plant and machinery operation skills were all accepted.

The final model for Panel 2 was:

$$\text{Total sales} = 1318112.44 - (3082042.8 * \text{SCI}) + (3731526.44 * \text{ITP}) + (2152968.39 * \text{ITS}) + (1295676.84 * \text{MAC}) + (4574069.42 * \text{PM}) + (1187796.93 * \text{BUS}) + (2153946.41 * \text{FIN})$$

(3)

No issues with colinearity were detected between the variables in this model. The model explains 7.1% of the data ($R^2 = 0.071$). The model was significant at 0.000. Null hypotheses regarding the usefulness of the model, and the significance of scientific and research skills, IT professionals, IT support technicians, project management, business management, financial, and transport, plant and machinery operation skills were all rejected and their alternative hypotheses accepted. Null hypotheses regarding the significance of trades, and marketing skills were both accepted.

DISCUSSION

The first of the models above shows that the use of project management increases the odds of respondents identifying that their profitability had increased, as opposed to staying the same, when compared to their profitability in the proceeding year. IT professionals, IT support technicians, marketing and financial skills were also found to increase these odds. By themselves, these results suggest that these skills are significant in increasing the profitability of small to medium enterprises, but the subjective nature of this question should also be recognized. Respondents' answers were dependent upon their ability to perceive a change in profitability, and so might be subject to some error. To provide further insight into the question of whether the use of project management in small businesses does actually contribute to an increase in profitability, this research has also considered the impact of business skills on respondents' total sales, as reported in their official tax documentation. This analysis was undertaken on the assumption that an increase in sales typically contributes to an increase in profitability, although it is acknowledge that increases in the cost of sales have not been accounted for.

In both panels, project management, IT professionals, IT support technicians, financial and business management skills were found to have a significant positive impact on total sales. Of these business skills, project management was found to have the largest influence on sales results in both panels. The data on the influence of transport, plant and machinery operation skills was inconclusive, only having a significant impact in one panel. Trades and marketing skills were also found to not have a significant impact on total sales in either panel, the latter of which is of note given the focus of that discipline. In both panels, scientific and research skills were shown to have negative influence on total sales. One explanation of this finding is that research and development are often seen as a high-risk activities, which may only provide a return on investment in a limited number of cases. Alternatively, the return on investment from research and development may be seen over a longer time scale than captured in this survey. The effective use of scientific and research skills may most effectively be addressed by larger organisations more able to support the overhead of specialist equipment, and survive the necessary costs of failure associated with exploration.

Limitations and Future Research

The purpose of this research has been to investigate whether there is a reliable relationship between the use of project management and the profitability of small to medium enterprises. The purpose of the research has not been to create predictive models that claim to account for all factors that would determine the dependent variable. This is an important distinction, and it is acknowledged that many variables that may affect the profitability of a small to medium enterprise have not been accounted for in this research. The skills that a small to medium enterprise uses in conducting its business will affect its profitability, but by no means exclusively determine it; and this research makes no comment on the influence of business skills relative to other relevant factors, such as the prevailing business climate, government policies, business maturity, competitive environment, or employee capability. As the intention of this research has been to

investigate whether there is a reliable relationship between the use of project management and profitability, and given the size of the datasets, the R^2 values for the models presented in this research should be considered adequate. The reader is referred to other research with comparable R^2 values (Fullerton & Wallace, 2007, Hu & Hibel, 2014, Monge-Rojas et al, 2002, Karabag & Berggren, 2014). In addition, research by Knofczynski & Mundfrom (2008) recommends sample sizes for multiple regression models that have been created to predict the behavior of the dependent variable. Maxwell (2000, p. 435) notes that "...sample size will almost certainly have to be much larger for obtaining a useful prediction equation than for testing the statistical significance of the multiple correlation coefficient". It is also noted that the samples used in this research are larger than Knofczynski & Mundfrom's (2008) research has considered. This suggests that the models presented in this research may have a predictive validity, but as this has not been the purpose of this research, caution is warranted before they are used in this capacity. The models presented in this research demonstrate a relationship between the dependent and independent variables, but future research should consider additional other variables if the intention is to refine a model to predict the dependent variables.

It is also noted that there are a variety of other limitations to this research, including a focus on businesses in Australia with less than 200 employees. Caution should be exercised when extending these findings to larger organisations, or to organisations in other countries. Responses to the first dependent variable were also themselves dependent upon the respondents' ability to perceive a change in their profitability, but this has been ameliorated through use of secondary models focusing on total sales. There is also likely to have been some variation in how respondents interpreted what it was to use these business skills as the survey did not include definitions, but given the size of the samples it is likely that there has been some convergence on a common understanding. Future research could explore criteria that influence the perception of a change in profitability, what small to medium enterprise owners mean when they say they use a particular business skill, and the ways in which these results may vary from those found in larger organisations.

CONCLUDING REMARKS

This research has examined whether using project management is good for business, using data from two large longitudinal databases. It was consistently found that at least 10% more of the people who used project management reported an increase in profitability, compared to people who did not report using project management. There were at least 5% less people in the surveyed population who used project management who reported a decrease in profitability, compared to those who did not use project management. In addition, the average reported total sales for small to medium enterprises that used project management was more than three times higher than the average for those that did not use project management. Binomial logistic regression was used to test the hypothesis that using project management to undertake core business outcomes has a significant impact on a small to medium enterprise's profitability. Use of project management was found to have a significant impact, changing the probability of a small to medium enterprise reporting an increase in profitability, as opposed to profitability staying the same by 57.8%, when controlling for other comparable business skills.

Multiple linear regression was used to test the hypothesis that using project management to undertake core business outcomes has a significant impact on a small to medium enterprise's total sales. In both panels using project management was found to have a significant positive impact on businesses' total sales, when controlling for other comparable business skills. IT professional skills, IT support technician skills and financial skills were also consistently found to have a positive effect on both perceived productivity and total sales, suggesting that with project management these skills, represent key factors that can significantly contribute to the financial performance of small to medium enterprises.

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BIOGRAPHY

Dr. Julien Pollack's main areas of research have been ways of improving project management practice, and trends in the applied management literature. His action research Ph.D. on the ways of developing project management won national and international awards. He has had one book published on project management, *Tools for Complex Projects* with Kaye Remington, and is a frequent contributor to the *International Journal of Project Management* and the *Project Management Journal*. He can be reached at the University of Technology, Sydney by email or post PO, NS W, 2007, Australia.

Daniel's keen interest in project management has been sparked by first hand experience of the commercialization and projectification of the public sector in Australia, which continues to drive and direct Daniel's research agenda. Daniel's research specializes in examining project management from social theory perspectives including activity theory and social network analysis, along with empirical research into the impact that project management has on business performance and productivity. Daniel holds degrees in Project Management, Applied Science and Sport Management, along with 20 years of combined front line experience in service delivery, government, sub-contracting and education. He can be reached at the University of Technology, Sydney by email or post PO Box, NSW, 2007, Australia.

MORAL-LICENSING EFFECTS: VOLUNTEERING AND JUSTIFICATION OF CONSUMPTION

Hyo-jin Jeong, Kyungpook National University
Dong-Mo Koo, Kyungpook National University

ABSTRACT

This study aims to investigate whether a prior moral behavior has an effect on a subsequent self-indulgent behavior in a sequential choice context. Monin and Miller (2001) and Monin and Jordan (2009) demonstrated that men provided with an opportunity to establish their credentials as non-prejudiced people by disagreeing with blatantly sexist statements were subsequently more likely to be sexist than were male participants who first responded to a more ambiguous statement about women. Priming people as being nondiscriminatory can activate a relevant self-concept of a non-prejudiced individual, providing behavioral confirmation for that self-concept, and consequently leading them to express prejudiced attitudes in subsequent choices. Khan and Dhar (2006) showed that intending to engage in altruistic acts such as volunteering and donation is likely to activate and establish altruistic credentials and liberate people to choose options that are more self-indulgent in a subsequent choice task (choosing designer jeans instead of a vacuum cleaner). Self-licensing or moral licensing can also occur vicariously through the observation of close others' moral behaviors or the mere presence of goal-congruent options in a choice set. Kouchaki (2011) showed that people are more willing to express prejudiced attitudes when their group members' past moral behavior has established non-prejudiced credentials. Specifically, participants who were told that their group was more moral than similar other groups were more willing to describe a job as better suited for Whites (expressing biased opinion) than for African Americans. Wilcox et al. (2009), in a food choice scenario, showed that participants are more likely to make an indulgent food choice when a healthy item is included in a choice set of unhealthy items compared to when there is a choice set consisting of only unhealthy items. This effect is stronger for those who have higher levels of self-control.

INTRODUCTIONS

Moral-licensing is the engagement in an virtuous acts such as volunteering, donation to charity, and others is likely to activate and establish moral credentials and to liberate people to choose options that are more self-indulgent in a subsequent choice task, for example, choosing more of hedonic goods rather than choosing functional goods. Three experiments theoretically based in a passive goal guidance model demonstrate that the moral licensing effect is stronger in people with high self-control (Study 1), and heighten moral self-evaluation (Study 2) and reduced guilt (Study 3), attained by committing to a volunteering act, mediate the effect of licensing on ratings of a luxury item.

RESULTS

Study 1 is tested volunteering acts increase individual's moral self evaluation, intentions to purchase luxury item, and whether self-control moderation effect. To test our propositions, measures of self-control ($\alpha = .726$), moral self-evaluation ($\alpha = .803$), and intentions to purchase the luxury ($\alpha = .893$) and the value item ($\alpha = .983$) were averaged to form respective indices. A median split (5.125) for self-control was used to classify participants into high and low self-control groups. It is expected that while participants high in self-control in the licensing condition would show higher levels of moral self-evaluation and intention to purchase the luxury brand than those high in self-control in the same licensing condition and those in the control condition, they would show no differences in intention to purchase the value item. A MANOVA test for the main effects of licensing condition and self-control and their interaction was conducted with moral self-evaluation, intention to purchase the value brand, and intention to purchase the luxury brand as

dependent measures. Consistent with our propositions, there was no effect of moral licensing ($F = .367$, $p = .546$, $\eta^2 = .005$), self-control ($F = 1.317$, $p = .255$, $\eta^2 = .017$), or their interaction ($F = .838$, $p = .363$, $\eta^2 = .011$) on intention to purchase the value brand.

It was also shown that, with respect to intention to purchase the luxury brand, the main effect of licensing condition ($F = 380.12$, $p < .001$, $\eta^2 = .833$) and the interaction between licensing condition and self-control ($F = 5.854$, $p = .018$, $\eta^2 = .072$) were significant, whereas the main effect of self-control was not ($F = .012$, $p = .912$, $\eta^2 = .000$). Participants in the license condition ($M_{\text{volunteer}} = 5.858$) were more likely to purchase the luxury brand than were those in control condition ($M_{\text{no volunteer}} = 2.283$; $t = 18.965$, $p < .001$). In addition, while participants high in self-control in the license condition were more likely to purchase the luxury brand ($M_{\text{volunteer}} = 6.093$) than were those low in self-control in the same licensing condition ($M_{\text{no volunteer}} = 5.667$; one-tail t -test = 1.727, $p = .05$) and those in the other two control conditions ($M_{\text{volunteer}} = 2.050$ and $M_{\text{no volunteer}} = 2.517$, $t_s < .001$). Participants high in self-control in the control condition were less likely to purchase the luxury brand than were those low in self-control in the control condition ($M_{\text{no volunteer}} = 2.517$ vs. $M_{\text{volunteer}} = 2.050$, $t = 1.763$, $p = .05$). These results coincide with the counterintuitive finding of stronger self-indulgence among high self-control individuals in the license condition.

With respect to moral self-evaluation, while the main effect of licensing was significant ($F = 17.12$, $p < .001$, $\eta^2 = .184$), neither the main effect of self-control ($F = .283$, $p = .597$, $\eta^2 = .004$) nor their interaction ($F = .148$, $p = .702$, $\eta^2 = .002$) was significant, such that participants in the license condition ($M_{\text{volunteer}} = 5.456$) consider themselves more compassionate, sympathetic, warm, and helpful than those in the control condition ($M_{\text{no volunteer}} = 4.763$; $t = 4.144$, $p < .001$)

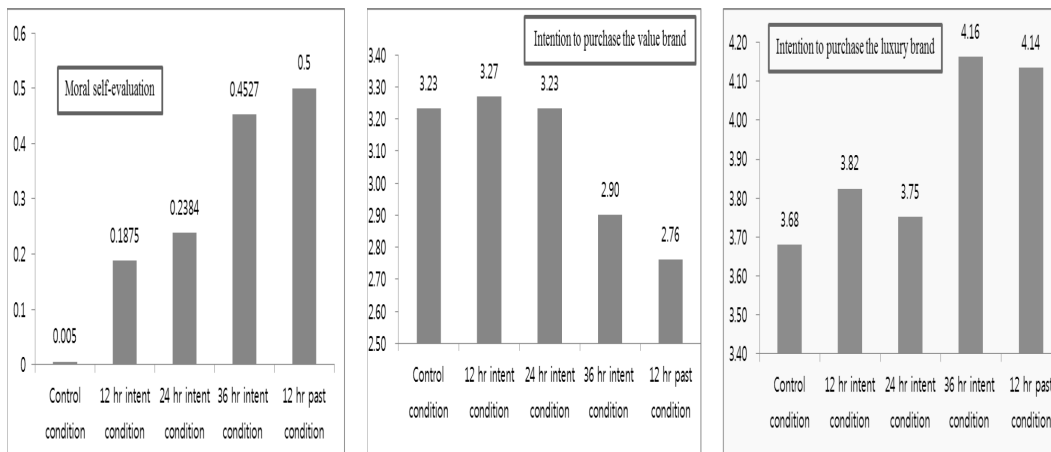
Moral self-evaluation as a mediator in Study 2 is tested using a more stringent method in comparison to prior studies, whereas reduced guilt, which had not yet been empirically tested, is established as a mediator in Study 3. People license themselves to indulge by perceiving progress on a long-term goal (e.g., helping others in need), which releases them to pursue other restrained goals. Implications and future research directions are discussed in conclusion.

To test our propositions, a MANCOVA and a bias-corrected (BC) bootstrapped mediated moderation analysis were used. In the MANCOVA model, the main effect of licensing condition taking into account the three median-split covariates (sale proneness, propensity for conspicuous consumption, and orientation toward volunteering) was evaluated in its effect on moral self-evaluation (moral self-evaluation after the manipulation minus that before the manipulation), intention to purchase the value brand, and intention to purchase the luxury brand. All three models were significant ($F = 9.402$, $p < .001$, $\eta^2 = .257$ for moral self-evaluation; $F = 2.384$, $p = .023$, $\eta^2 = .081$ for intention to purchase the value brand; and $F = 3.720$, $p = .001$, $\eta^2 = .121$ for intention to purchase the luxury brand) (A MANOVA excluding the three covariates showed that the three models remained significant, though the effect sizes were slightly reduced ($F = 14.755$, $p < .001$, $\eta^2 = .234$ for moral self-evaluation; $F = 2.920$, $p = .022$, $\eta^2 = .057$ for intention to purchase the value brand; and $F = 3.505$, $p = .009$, $\eta^2 = .068$ for intention to purchase the luxury brand). This implies that the licensing effect remains even when the effects of the three covariates are not considered.)

Among the three covariates, propensity for conspicuous consumption had a significant main effect on moral self-evaluation, and tendency to purchase the value brand had a significant main effect on intention to purchase the luxury brand. These results did not change the results associated with moral licensing and will not be further discussed. With respect to moral self-evaluation, consistent with the propositions, results (first panel of Figure 1) revealed a significant main effect of moral licensing ($F = 15.182$, $p < .001$, $\eta^2 = .242$). Moral self-evaluations in all licensing conditions were higher than were those in the control condition ($M_{\text{control}} = .005$ vs. $M_{12 \text{ h intent}} = .188$, $p = .015$; vs. $M_{24 \text{ h intent}} = .238$, $p = .001$; vs. $M_{36 \text{ h intent}} = .453$,

$p < .001$; against $M_{12\text{ h past}} = .500$, $p < .001$). While the ratings of moral self-evaluation between the 12-hour intent condition and 24-hour intent condition and between the 36-hour intent condition and the past 12-hour condition did not differ (p -values $> .376$), the ratings between the 12- and 36-hour intent licensing conditions ($M_{12\text{ h intent}} = .188$ vs. $M_{36\text{ h intent}} = .453$, $p = .001$), those between the 12-hour intent and 12-hour past conditions ($M_{12\text{ h intent}} = .188$ vs. $M_{12\text{ h past}} = .500$, $p < .001$), those between the 12-hour intent and 36-hour intent conditions ($M_{24\text{ h intent}} = .238$ vs. $M_{36\text{ h intent}} = .453$, $p = .007$), and those between the 24-hour intent and 12-hour past conditions ($M_{24\text{ h intent}} = .238$ vs. $M_{12\text{ h past}} = .500$, $p = .001$) were significant. The above results show that the more people intend to volunteer in the future, or if have already volunteered in the past, the more favorable were their moral self-evaluations as opposed to those who did not perform the act (control condition). These ratings were also compared before and after the manipulation. Indeed, before the manipulation, the respondents did not differ from each other in moral self-evaluation between conditions ($M_{\text{control}} = 3.590$; $M_{12\text{ h intent}} = 3.653$; $M_{24\text{ h intent}} = 3.628$; $M_{36\text{ h intent}} = 3.601$; $M_{12\text{ h past}} = 3.258$, $F = 2.317$, $p = .059$). However, after the manipulation, moral self-evaluations ($F = 10.897$; $p < .001$) increased significantly ($M_{\text{control}} = 3.600$; $M_{12\text{ h intent}} = 4.028$; $M_{24\text{ h intent}} = 4.105$; $M_{36\text{ h intent}} = 4.507$; $M_{12\text{ h past}} = 4.258$). The smallest increase from the control condition was found in the 12-hour volunteering condition (.428, an 11.88% increase from the control condition). This increased moral self-evaluation is attributable to volunteering engagement.

Figure 1: Effects of Moral Licensing on Moral Self-Evaluation and Intent to buy The Luxury and Value Brands



With respect to intention to purchase the value brand, results as shown in the second panel of Figure 3 revealed a significant main effect of moral licensing ($F = 3.536$, $p = .008$, $\eta^2 = .069$), such that when people intend to invest more than 36 hours volunteering or had invested 12 hours in the past, they were less likely to purchase the value brand ($M_{\text{control}} = 3.233$ vs. $M_{12\text{ h intent}} = 3.269$, $p = .582$; $M_{\text{control}} = 3.233$ vs. $M_{24\text{ h intent}} = 3.323$, $p = .898$; $M_{\text{control}} = 3.233$ vs. $M_{36\text{ h intent}} = 2.901$, $p = .058$; $M_{\text{control}} = 3.233$ vs. $M_{12\text{ h past}} = 2.760$, $p = .007$). The other four comparisons showed that the time people invested in volunteering, or if they had volunteered in the past, the less likely they are to purchase the value brand ($M_{12\text{ h intent}} = 3.269$ vs. $M_{36\text{ h intent}} = 2.901$, $p = .025$; $M_{12\text{ h intent}} = 3.269$ vs. $M_{12\text{ h past}} = 2.760$, $p = .003$; $M_{24\text{ h intent}} = 3.323$ vs. $M_{36\text{ h intent}} = 2.901$, $p = .050$; $M_{24\text{ h intent}} = 3.323$ vs. $M_{12\text{ h past}} = 2.760$, $p = .007$). This may be attributable to the fact that investing more time in moral behaviors may have reminded people of their frugality goals, leading to more frugal behavior (i.e., refraining from purchasing even the value products).

With respect to intention to purchase the luxury brand, results also revealed a significant main effect of moral licensing ($F = 4.610$, $p = .001$, $\eta^2 = .088$), as shown in the third panel of Figure 3. Respondents in the

12- ($M_{12\text{ h intent}} = 3.824$) and 24-hour ($M_{24\text{ h intent}} = 3.752$) intent conditions had similar levels of intention to purchase the luxury brand compared to participants in the control condition ($M_{\text{control}} = 3.680$, $p = .553$ and $p = .598$, respectively). Respondents in the 36-hour intent condition ($M_{36\text{ h intent}} = 4.162$) and 12-hour past condition ($M_{12\text{ h past}} = 4.135$; $p = .806$) did not differ, and had much higher levels of intention than did those in the other conditions, including the control condition ($M_{\text{control}} = 3.680$, $ps \leq .012$). The results reveal that (1) people need to invest at least 36 hours of volunteering work for future intentions, (2) whereas they only need to invest 12 hours if it is past behavior that licenses people to indulge in or to purchase luxury items. The effects created by these two conditions were similar ($M_{36\text{ h intent}} = 4.162$ vs. $M_{12\text{ h past}} = 4.135$, $p = .806$).

Next, the potential mediating effect of moral self-evaluation on the effect of moral licensing on intention to purchase luxury items is examined. As we explained, the mean rating of moral self-evaluation after the manipulation is subtracted from that before the manipulation to form an index, which was then analyzed. To test this mediation effect, a BC bootstrapping analysis was used (Hayes, 2012). We used the PROCESS macro for SPSS, applying Model 4 (Hayes, 2012), which enables the calculation of confidence intervals (CIs) for conditional indirect effects (5,000 resampling method).

The results produce two multiple regression models. In the first model, the main effect of moral licensing (contrast coded: control = -1; 12-hour intent = 1; 24-hour intent = 2; 36-hour intent = 3; 12-hour past volunteering = 4) after accounting for the three covariates (participants' orientation toward volunteering, deal proneness, and propensity for conspicuous consumption) on moral self-evaluation (mediator) was tested. In the second model, intention to purchase the luxury brand was regressed on the mediator, the independent variable, and the three covariates. The results are shown in Table 1. In Model 1, while the licensing condition and orientation toward volunteering (higher volunteerism leads to lower moral self-evaluations) were significant, propensity to purchase luxury products and deal proneness were not. The bootstrapping results for the licensing condition ($\beta_{\text{licensing}} = .210$, $t = 7.74$, $p < .001$) show that neither of the two coefficients included in the lower and upper boundary (95% BC CI = .156; .263) contain zero, indicating that the licensing manipulation is significant. These findings in Model 1 are consistent with those of the MANCOVA.

In Model 2, while the licensing condition ($\beta_{\text{moral licensing}} = .004$; $t = .118$, $p < .907$; 95% BC CI = -.060, .067) and the three covariates became non-significant, the mediator was significant ($\beta_{\text{moral self-evaluation}} = .445$; $t = 5.98$, $p < .000$; 95% BC CI = .298, .592). At the bottom of Table 1, the indirect effect of moral self-evaluation (mediator) and the associated Sobel test statistic (found in the 'Normal theory tests for indirect effect') are found. Both the indirect effect ($\text{indirect } \beta_{\text{moral self-evaluation}} = .093$; 95% BC CI = .061, .133) and the Sobel test were significant ($z = 4.71$, $p < .001$). As in Khan and Dhar's (2006) study, all these statistics confirm that moral self-evaluation fully mediates effect of licensing on intention to purchase luxury items.

Recent consumer choice research has focused on decisions that follow other decisions (Dhar & Simonson, 1999; Novemsky and Dhar, 2005) and multiple goal management (Laran & Janiszewski, 2009). This article examined how prior intent to perform a volunteering act licenses people to make subsequent indulgent decisions. This process is mediated by changes in both moral self-evaluation and reduced guilt in its effect of relative ratings on luxury and value brands. Our results demonstrated that the relative preference for a luxury brand over a value brand is higher if people intend to volunteer in the near or have done so in the past. This licensing effect occurs because this virtuous intent or past behavior boost moral self-evaluations and simultaneously reduce negative self-attributions (i.e., reduced guilt). It was also shown that the licensing effect is more pronounced for people high in self-control.

Table 1: Bias-Corrected Bootstrapped Mediated Moderation Analysis

Model 1: R² = .255; F = 16.52 (df₁ = 4, df₂ = 193, p < .001)						
<i>DV = Moral self-evaluation</i>	Std. Beta	SE	t	p	Lower CI	Upper CI
Constant	.889	.421	2.113	.036	.059	1.718
Moral licensing	.210	.027	7.742	.000	.156	.263
Propensity for conspicuous consumption	.061	.066	.927	.355	-.069	.191
Deal proneness	-.110	.081	-1.344	.181	-.269	.051
Orientation toward volunteering	-.175	.078	-2.236	.027	-.329	-.021
Model 2: R² = .22; F = 10.85 (df₁ = 5, df₂ = 192, p < .001)						
<i>DV = Intention to purchase the luxury brand</i>	Std. Beta	SE	t	P	Lower CI	Upper CI
Constant	2.575	.440	5.851	.000	1.707	3.443
Moral self-evaluation	.445	.074	5.979	.000	.298	.592
Moral licensing	.004	.032	.118	.907	-.060	.067
Propensity to purchase luxury products	.106	.068	1.559	.121	-.028	.241
Deal proneness	.169	.084	2.008	.046	.003	.335
Orientation toward volunteering	.039	.082	.470	.639	-.123	.200
Conditional Indirect Effect Of Moral Licensing On Intention To Purchase The Luxury Brand						
Mediator	Indirect effect	Boot SE	Lower CI	Upper CI		
Moral self-evaluation	.093 (z = 4.71, p < .001)	.018	.061	.133		
One-tailed test: t = 1.645 is significant at p < .050, t = 1.96 at p < .025, and t = 2.326 at p < .010						

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OVER-INDEBTEDNESS AND USE OF DEBT COUNSELING: AN OVERVIEW

Carlo De Bassa Scheresberg, George Washington School of Business
Mohibul I. Priyo, Financial Analyst International Finance Corporation
Syed Adeel Abbas, Consultant World Bank Group
Jalal Ali, George Washington University
HishamUddin Khan, University of Dhaka
Zamilur Rashid, Rupam IT Limited

ABSTRACT

Each year, millions of American households find themselves overwhelmed with debt and struggling to maintain their monthly payments. While the literature on debt counseling seems to suggest that financial counseling can be effective in improving borrower's financial problems, only a small fraction of Americans use this type of advice. In this paper, we examine nationally representative data from the 2012 National Financial Capability Study to provide an overview of overindebtedness in the United States and identify factors that are associated with take-up of professional financial advice on debt. The data show that only 9% of Americans used debt counseling services in the five years prior to the survey, despite over 40% think they have too much debt. Moreover, we show that many Americans lack trust in financial professionals and perceive a disconnect between the type of financial advice offered and their personal financial situation. The research helps identify barriers that prevent consumers struggling with debt seeking professional financial advice.

KEYWORDS: Debt Counseling, Financial Advice, Debt, Overindebtedness, Financial Literacy

INTRODUCTION

Each year, millions of households find themselves overwhelmed with debt and struggling to maintain their monthly payments. According to recent economic data, Americans in 2014 owed more than \$11.6 trillion in debt, an increase of 3.4% on the previous year. The individual borrower owed on average \$15,593 in credit card debt, \$153,184 in mortgage debt and \$32,511 in student loan debt (<http://www.nerdwallet.com/blog/credit-card-data/average-credit-card-debt-household/>.) Research has shown that high levels of indebtedness are widespread in the US and debt characterizes most of the career of the average American. Millennials start their careers heavily indebted - especially college-educated Millennials, who frequently carry student loan debt (de Bassa Scheresberg, Lusardi, and Yakoboski, 2014). Middle-career individuals are heavily leveraged, especially on their homes (de Bassa Scheresberg and Lusardi, 2014). And a growing share of Americans is entering into retirement with debt (de Bassa Scheresberg and Lusardi, 2014b).

This widespread overindebtedness has substantial consequences for the economy and the functioning of the financial system as a whole. Overleveraged consumers have been behind the burst of the housing bubble in 2008 and the great recession that followed. Overindebtedness has also indirect negative implications for the economy; for example, it has been linked to stress and decrease in productivity at the workplace. Research conducted by employee benefits provider Sodexo Benefits and Rewards Services found that of 760 UK employees ranging from 18 to 64 year-olds, the age group worst affected by financial stress were those aged 18-34 (<http://www.forbes.com/sites/clarebettelley/2014/11/22/why-workplace-financial-education-should-be-part-of-every-employers-corporate-social-responsibility-agendas/>). Among this group, more than a third of employees claimed their productivity had been damaged due to money worries, and, across

the whole workforce, 32% admitted calling in sick due to stress, with 36% stating that financial pressure was the main reason.

Given the pressing problem of overindebtedness for the American population, it is important that individuals are capable to make good debt management decisions and receive professional financial advice to help them address their debt management challenges. In this paper, we examine nationally representative data from the 2012 National Financial Capability Study to provide an overview of overindebtedness in the United States and identify the factors that influence take-up of professional financial advice on debt. We show that only 9% of Americans used debt counseling services in the five years prior to the survey, despite over 40% think they have too much debt. Moreover, we show that many Americans lack trust in financial professionals and perceive a disconnect between the type of financial advice offered and their personal financial situation.

Data

This paper uses data from the National Financial Capability Study (NFCS) to examine the extent of long-term and short-term indebtedness in the United States and to identify the socio-demographic and financial factors that are associated with use of professional financial advice on debt. The first NFCS survey, supported by the FINRA Investor Education Foundation, was conducted in 2009 to assess and establish a baseline measure of financial capability among American adults. In 2012, the survey was updated to reassess key measures from 2009 and expanded to cover additional relevant topics such as student loans, mortgage debt, and medical debt. With a sample size of 25,509 observations, the overarching objectives of the NFCS are to benchmark key indicators of Americans' financial capability and evaluate how these indicators vary with underlying demographic, behavioral, attitudinal, and financial literacy characteristics. The NFCS survey is primarily focused on how people manage their resources, how they make financial decisions, and the skill sets they use in making those decisions. Due to the wealth of information on debt, debt-management, and use of financial advice, the NFCS survey is optimally suited for an analysis of the issue under consideration.

An Overview on Debt and Overindebtedness

To gain insight into the overindebtedness of respondents, we examine responses to a number of questions that specifically ask about long-term liabilities, such as mortgages, auto loans, student loans, and home equity loans, and short-term liabilities, such as credit-card debt, medical debt, and use of Alternative Financial Services. The analysis shows that Americans have significant holdings of all forms of long-term liabilities. Among all respondents in the sample, 35 percent have a mortgage, 31 percent of respondents have auto loans, 20 percent have student loans, and 10 percent have home equity loans. Combining the different measures of long-term debt into a single indicator provides a better understanding of overall indebtedness. Accordingly, 60 percent of respondents have at least one of the above four sources of long-term debt, and 26 percent have at least two (see Figure 1). Sources of debt vary considerably when age breakdowns are examined. For example, the youngest age bracket is much more likely to have student loan debt (36 percent) than the oldest group (6 percent).

The oldest group, meanwhile, is much more likely to have home equity loans (14 percent) than the youngest (6 percent). Moreover, the middle-aged are more likely than younger and older individuals to have a mortgage debt. In other words, even if the components of debt change with age, long-term debt follows most Americans throughout the different stages of their life. Given that most respondents deal (directly or indirectly) with multiple sources of long-term debt, we examine to what extent this debt generates financial distress. The NFCS survey includes a set of questions designed to measure financial distress, including concerns about student loan, mortgage, and medical bill repayment. The analysis shows that most respondents are concerned about their ability to repay long-term debt (see Figure 2). Twenty-two percent of respondents indicated that they are underwater on their mortgages – meaning they currently owe more

than they think they could get by selling their homes. Furthermore, when asked if they had been late on a mortgage payment in the last two years, 8 percent responded that they had been at least once and 13 percent said it happened at least twice. More than half of respondents with student loans (54 percent) are concerned about paying them off. Finally, more than a quarter of respondents report having unpaid medical bills, a troubling finding because it shows that many Americans lack funds to weather unexpected shocks.

Short-term liabilities represent another important source of debt. To ascertain to what extent respondents make use of short-term credit, we analyze measures related to credit card behavior, use of alternative financial services (AFS), and other means of short-term borrowing, such as borrowing from retirement accounts and overdrawing from checking accounts. These behaviors are associated with fees and other costs that can affect respondents' financial positions. Credit cards are a very common source of short-term debt. Seventy-three percent of Americans report having one or more credit cards; among these cardholders, less than 50% percent report always paying their credit card bill in full. Most importantly, many respondents display "expensive" credit card behaviors, using credit cards in ways that are likely to generate fees and other costs. Thirty-four percent made only the minimum payments against their credit card bills over the same period, and that number rises to 44% for respondents aged 18 to 34. Furthermore, 16 percent of credit cardholders were charged a fee for late payments, 8% percent were charged an over-the-limit fee in some months, and 11% percent used the card for a cash advance. When assessed collectively, 41 percent of cardholders engaged in some form of expensive credit card behavior in the 12 months prior to the survey. It is important to note that younger respondents have, on average, significantly more trouble managing their credit cards. More than half (52 percent) engage in expensive behaviors compared with 35 percent of cardholders aged 51 to 65. Younger respondents thus seem to be the subgroup experiencing the greatest financial challenges. They may benefit from financial advice and other financial services specifically designed for their needs.

Many respondents also use AFS. Nearly 30 percent (29 percent) of respondents report using at least one type of AFS (pawnshop, payday loan, auto title loan, advance on a tax refund, or rent-to-own store) in the five years prior to the survey. Again, young respondents are more likely to use these high-cost methods of borrowing than other age groups (44 percent). Given that most respondents deal with multiple debt sources, it is important to assess to what extent they feel burdened by these obligations. The NFCS includes two questions that measure respondents' perceived level of over-indebtedness and satisfaction with their current personal financial condition. The first question asks how strongly the respondents agree, on a scale of 1 to 7, with the following statement: "I have too much debt right now." When asked this question, 42 percent of respondents agreed that they have too much debt, that is, a score of 5 to 7, 7 designating a response of "Strongly Agree." (See figure 3). Young respondents are more likely to feel over-indebted compared with older age groups (46 percent versus 33 percent for respondents older than 50).

Use of Debt Counseling and other Financial Advice

Given that over 40 percent of Americans think they have too much debt, it is important to understand whether they have the personal financial literacy skills to make good debt management decisions and whether they have access to professional financial advice that can help them with such debt management challenges. The NFCS asked respondents about their use of professional advice in the five years prior to the survey on such topics as mortgages, saving and investments, and debt counseling. We investigate these questions to understand how much these services are actually used by the population. The data reveals that an alarming 59 percent of the American population has not sought financial advice of any kind in the five years prior to the survey. Moreover, respondents are most likely to seek advice on saving and investments or mortgages than on debt (see Figure 4). This is especially worrisome: even though many of the respondents in the sample report feeling overburdened with debt obligations, only few have sought debt counseling. In fact, even among those who agree with the statement "I have too much debt right now," 86 percent have not sought financial advice of any kind. Indeed, debt counseling remains the least popular

source of professional advice. Lastly, it is interesting to note that financial literacy is positively correlated with the use of financial advice, but not with debt counseling. Among those who were able to correctly answer three questions designed to measure respondents' degree of financial knowledge, 52 percent report using financial advice. Conversely, among those who could not correctly answer the three financial literacy questions, 35 percent use financial advice (This is in line with other research on the topic showing that financial literacy is complementary to financial education, not a substitute for it (Collins 2012).) The relationship, however, goes in the opposite direction for debt counseling. Respondents who answered the three financial literacy questions correctly are less likely to use debt counseling than those who did not answer the three questions correctly (7 percent vs. 10 percent). Finally, we analyze three questions from the 2009 wave of the NFCS to assess how much respondents trust financial professionals, whether they think that financial advice is too costly for them, and whether they think they are able or unable to find customized counseling. More specifically, the 2009 NFCS asks respondents:

How strongly do you agree or disagree with the following statements? Please give your answer on a scale of 1 to 7, where 1 = "Strongly Disagree," 7 = "Strongly Agree," and 4 = "Neither Agree Nor Disagree," you can use any number from 1 to 7.

"I would trust financial professionals and accept what they recommend."

"Financial professionals are too expensive for me."

"It is hard to find the right financial professional for me."

Only 32 percent of respondents indicated that they would trust financial professionals and accept their recommendations. Also, those with higher financial literacy levels tend to trust financial professionals more than those who are less financially literate. This signals a potentially vicious cycle in which the less financially literate do not seek the advice they need. Perceived cost and difficulty finding a good match are additional barriers to use of financial advice. Forty percent of respondents think financial professionals are too expensive for them, and 30 percent think that it is hard to find the right financial professional for their personal situation.

Figure 1: Long-Term Debt Among the American Population

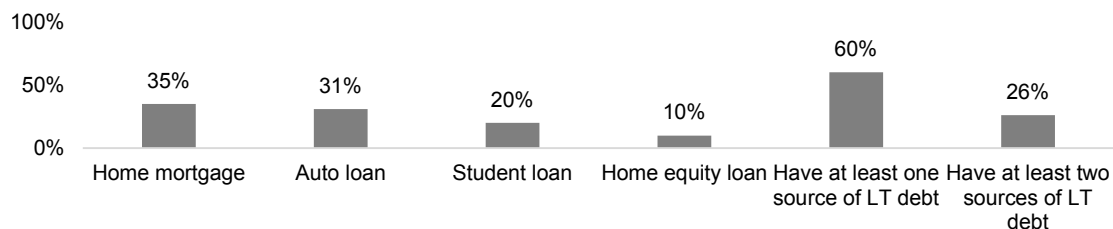


Figure 2: Indicators of Financial Distress

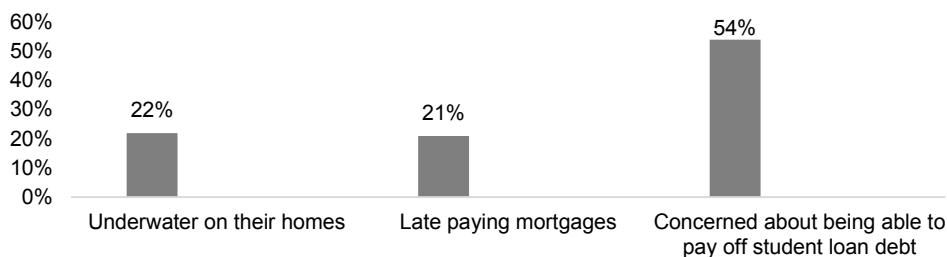
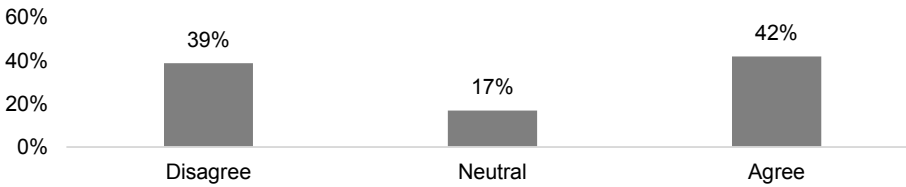
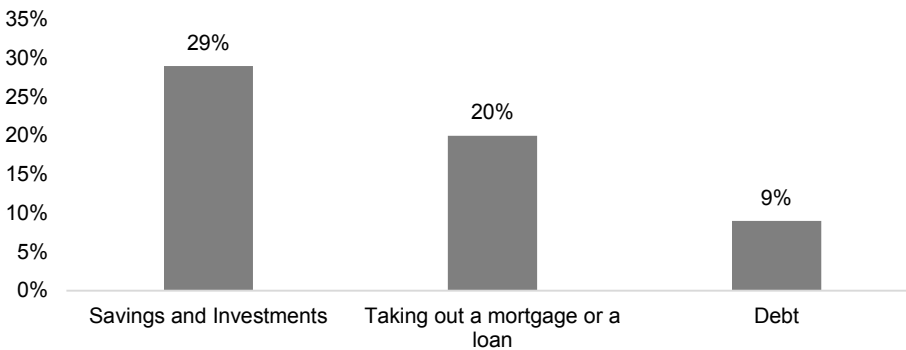


Figure 3: Overindebtedness



How strongly do you agree or disagree with the following statement? - I have too much debt right now

Figure 4: Use of Financial Advice



Who Is More Likely to Ask for Professional help on Their Debt?

Multivariate analysis can provide a clearer understanding of the relative influence of socio-demographic and financial factors on use of debt counseling services. We run multiple linear probability models where the dependent variable is a dummy variable equal to one if the respondent has sought advice on debt within the five years prior to the survey and equal to zero otherwise. All socio-demographic factors are then analyzed with respect to their impact on the likelihood of having received such advice. The sample for the empirical analysis is composed of 24,692 observations. Table 1 reports the coefficient estimates. To gain a comprehensive understanding of how socio-demographic factors affect financial outcomes, multiple specifications are used. We also run the different specifications both on the full sample and on a sample composed only of respondents who reported to have too much debt (10,415 observations).

Regression results show that a few demographic groups are more likely to use debt counseling services. In particular, young respondents, respondents who are widowed or have kids, and respondents who have high financial risk tolerance are more likely to make use of this type of advice. Moreover, African-Americans are 4 to 5 percentage points more likely to seek debt counseling than White respondents. Use of debt counseling is also positively associated with income, which may be due to the fact that those who have higher income have higher possibility to borrow, but also, they have more possibility to pay for such advice. Having experienced an income shock is another important factor; respondents who experienced a large drop of income in the 12 months prior to the survey are 7 to 8 percentage points more likely to seek advice on debt. On the other hand, financial literacy is negatively correlated with use of debt counseling, which may be explained by the fact that more financially literate individuals are less likely to have debt management problems. However, even among those who feel they have too much debt, more financially literate individuals are less likely to ask for advice on their debt. Finally, we look at how the different sources of long-term debt impact the probability of seeking debt counseling services. We find that having student loan

debt and having home equity lines increases the likelihood of using debt counseling by 6 to 7 percentage points.

Table 1: Multivariate Regressions – Probability of Asking For Advice on Debt

	(1) Debt_Counseling	(2) Debt_Counseling IF TOO MUCH DEBT	(3) Debt_Counseling	(4) Debt_Counseling IF TOO MUCH DEBT	(5) Debt_Counseling	(6) Debt_Counseling IF TOO MUCH DEBT
3 FL questions correct	-0.023*** (0.004)	-0.034*** (0.007)	-0.021*** (0.004)	-0.032*** (0.007)	-0.022*** (0.004)	-0.035*** (0.007)
Age 36-50	-0.019*** (0.005)	-0.036*** (0.009)	-0.020*** (0.005)	-0.039*** (0.009)	-0.009* (0.005)	-0.026*** (0.009)
Age 51+	-0.035*** (0.005)	-0.033*** (0.010)	-0.034*** (0.005)	-0.040*** (0.010)	-0.011** (0.006)	-0.019* (0.010)
Black non-Hispanic	0.054*** (0.006)	0.048*** (0.010)	0.050*** (0.006)	0.045*** (0.010)	0.040*** (0.006)	0.035*** (0.010)
Hispanic (any race)	0.021*** (0.006)	0.032*** (0.011)	0.018*** (0.006)	0.030*** (0.011)	0.015** (0.006)	0.026** (0.011)
Asian non-Hispanic	-0.016 (0.009)	-0.003 (0.020)	-0.015 (0.009)	-0.005 (0.020)	-0.009 (0.009)	-0.003 (0.020)
Other ethnicity	0.032*** (0.010)	0.030* (0.017)	0.028*** (0.010)	0.026 (0.017)	0.027*** (0.010)	0.026 (0.017)
Single	-0.006 (0.005)	-0.007 (0.009)	-0.002 (0.005)	0.000 (0.009)	0.003 (0.005)	0.002 (0.009)
Separated or Divorced	0.012** (0.006)	0.016 (0.010)	0.013** (0.006)	0.021** (0.010)	0.015** (0.006)	0.024** (0.010)
Widow	0.023** (0.009)	0.055*** (0.020)	0.026*** (0.009)	0.057*** (0.020)	0.032*** (0.009)	0.064*** (0.019)
One kid	0.038*** (0.005)	0.035*** (0.009)	0.031*** (0.005)	0.029*** (0.009)	0.025*** (0.005)	0.025*** (0.009)
Two or more kids	0.052*** (0.005)	0.047*** (0.009)	0.045*** (0.005)	0.039*** (0.009)	0.036*** (0.005)	0.035*** (0.009)
Self-employed	0.008 (0.007)	0.011 (0.013)	0.002 (0.007)	0.006 (0.013)	0.005 (0.007)	0.007 (0.013)
Employed part-time	0.004 (0.006)	0.002 (0.011)	0.001 (0.006)	0.001 (0.011)	0.000 (0.006)	-0.002 (0.011)
Income USD 25-35k	0.022*** (0.006)	0.039*** (0.011)	0.025*** (0.006)	0.039*** (0.011)	0.019*** (0.006)	0.033*** (0.011)
Income USD 35-50k	0.035*** (0.006)	0.051*** (0.011)	0.039*** (0.006)	0.050*** (0.011)	0.028*** (0.006)	0.038*** (0.011)
Income USD 50-75k	0.020*** (0.006)	0.037*** (0.011)	0.028*** (0.006)	0.037*** (0.011)	0.013** (0.006)	0.020* (0.011)
Income USD 75-100k	0.021*** (0.007)	0.037*** (0.013)	0.030*** (0.007)	0.038*** (0.013)	0.011 (0.007)	0.015 (0.013)
Income USD 100-150k	0.007 (0.007)	0.040*** (0.014)	0.020*** (0.007)	0.043*** (0.014)	-0.004 (0.007)	0.012 (0.015)
Income more USD 150k	0.004 (0.008)	0.065*** (0.018)	0.017** (0.009)	0.066*** (0.019)	-0.002 (0.009)	0.032* (0.019)
Risk preference: medium	-0.006 (0.004)	-0.005 (0.008)	-0.003 (0.004)	-0.004 (0.008)	-0.003 (0.004)	-0.004 (0.008)
Risk preference:	0.033***	0.055***	0.033***	0.052***	0.032***	0.050***

high	(0.005)	(0.009)	(0.005)	(0.009)	(0.005)	(0.009)
Income shock			0.077***	0.080***	0.066***	0.073***
Has House			(0.004)	(0.007)	(0.004)	(0.007)
No health insurance			0.002	0.015**	-0.017***	-0.005
Has student loan debt			(0.004)	(0.008)	(0.005)	(0.011)
Has a mortgage			-0.021***	-0.040***	-0.012**	-0.029***
Has a auto loan			(0.005)	(0.008)	(0.005)	(0.008)
Has a home equity line					0.067***	0.063***
Constant	0.066***	0.090***	0.043***	0.063***	0.016**	0.031**
Observations	(0.007)	(0.012)	(0.007)	(0.013)	(0.007)	(0.013)
R-squared	24,692	10,415	24,692	10,415	24,692	10,415
	0.026	0.024	0.040	0.038	0.060	0.051

Standard errors in parentheses *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$

CONCLUSION

We examined representative data from the 2012 National Financial Capability Study to provide an overview of overindebtedness in the United States and identify factors that are associated with take-up of professional financial advice on debt. The data show that Americans have significant holdings of long-term and short-term liabilities which translate in widespread indebtedness. Accordingly, we find that over 40% of the American population think they have too much debt. But despite most American households have to deal with debt and debt management, only a very small share of the population reported to seek for debt counseling. Data from the NFCS shows that only 9% of Americans used debt counseling services in the five years prior to the survey. Data further shows that many Americans lack trust in financial professionals and perceive a disconnect between the type of financial advice offered and their personal financial situation. Finally, we run a set of multivariate regressions to identify factors associated with take up of such advice. The analysis shows that debt counseling services, as they are offered at the moment, do not seem to appeal to consumers despite the vast need among the population for help on debt management decisions.

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BIOGRAPHY

Carlo De Bassa Scheresberg, Senior Research Associate George Washington School of Business

Mohibul I. Priyo, Financial Analyst International Finance Corporation

Syed Adeel Abbas, Consultant World Bank Group

Jalal Ali, George Washington University

HishamUddin Khan, University of Dhaka

EXPLORING THE EXISTENCE OF OPTIMAL CAPITAL STRUCTURE AND ITS EFFECTS ON TAX ARBITRAGE AND SHAREHOLDER WEALTH CREATION IN THE PHILIPPINE REAL ESTATE INDUSTRY

Jan Rizza D. Ang, De La Salle University - Manila
Shandy Michelle O. Co, De La Salle University - Manila
Maisie C. Tan, De La Salle University - Manila
Jia Andrei R. Telmo, De La Salle University - Manila

ABSTRACT

In this study, the researchers used Panel Data Regression on 35 firms to explore the existence of optimal capital structure. This is done with reference to firm-specific characteristics (size, profitability, growth opportunity, debt tax shield, non-debt tax shield, and firm ownership structure) as determinants on a five-year span from 2009 to 2013. In addition, this research examines the possibilities surrounding the adaption of optimal capital structure in terms of increasing shareholder value. Path Analysis is used in order to strengthen the empirical evidence for arguments on causality. Thus, this research is both an exploratory and explanatory in design. Findings of this study have proven that these six variables have causal effects on the optimal capital structure of the firm. Also, optimal capital structure maximizes share price and the order of sensitivity of the predictors in influencing share price appear in a descending order of growth opportunity, size, profitability, family firm, non-debt tax shield, and debt tax shield, with only debt tax shield found to discourage debt financing.

JEL: H2, K4, L74

KEYWORDS: Real Estate Industry; Optimal Capital Structure; Financial Ratios; Panel Regression; Path Coefficient Analysis; Shareholder Value; Tax Arbitrage

INTRODUCTION

The growing trend in real estate is very much evident across the Asia Pacific Region. Despite the earthquake-prone geographic location on the Pacific Ring of Fire, traffic and congestion issues and its annual share of at least 20 storms, the Philippine real estate industry is continually being patronized by foreign investors because of the great land areas that come at affordable prices (Santos, 2013). Factors such as the increasing Philippine population, covering locals, tourists and international migrants also contribute to fueling the country's real estate industry as they demand for housing where they can temporarily or permanently settle. The city, commended for its young demographic, strong remittances inflows from overseas Filipino workers and a Western-inspired workforce, is also a favorite for both residential and office markets as supported by foreign direct investments. Presently placing fourth in investment prospects and eighth for development prospects, Manila is becoming a growing interest in the eyes of investors, according to survey results conducted by the international capital group of Jones Land LaSalle in 2014 (Reyes, 2014).

Although the real estate's trend is booming, there is still no guarantee to perpetual victory. Many property developers have been eliminated from the industry for reasons such as incompetent financial analysis and risk assessment, inadequate project briefs, poor sales and marketing plan and failure to consider operational issues at project inception. Failure to understand the market and engaging with their customers is another, which leaves the developer with complete infrastructures with few buyers. Disbursement of too much money for a given land component may prove unfavorable as well. Ideally, land components should not

exceed 14% to 16% of the overall development budget to provide developers with a reasonable return on investments. Moreover, exposure to market changes and real estate cycles brought about by project size and scales and variations and design changes subsequent to contract execution and inadequate project contingencies, as well as lack of focus and engagement are all potential issues that might lead to developers' downfalls too (CCG, 2012).

As a response to the continual fluctuations in market conditions, schemes devised to remain competitive are persistently changing as well. Correspondingly, results for the 2013 Nyenrode Survey conducted amongst ING Real Estate Finance's clients in the European listed and institutional real estate sector showcases benefits of diversifying entities' funding sources (ING Bank N.V., 2014). By gaining an understanding of an entity's entire capital stack, the most attractive fusion of debt and equity financing may be developed to maximize expected outcomes (Cushman & Wakefield, 2014). Given this, the following research questions were formulated: (1) How do firm-specific factors - company firm size, profitability, growth opportunity, debt tax shields, non-debt tax shields and firm ownership - affect the capital structure decision of entities?; (2) How do each capital structure factor relate to the shareholder wealth creation?, and (3) What is the order of sensitivity of these factors?

LITERATURE REVIEW

Given the growth that is seen to progress in the coming years, competition has also been observed to be strict. In order to gain a market niche, developers ought to promote the perception of ability, possess their own core abilities, find ways to efficiently match buyers and sellers, and to forge the right communal relationships to demonstrate their capabilities in effectively and efficiently handling complex, dimensional and multi-party interactions (Brown, 2012). All market players employ distinct strategies to set them apart from their competitors. Congruently, while new entrants in the market are competing to take a ride on the booming real estate trend, old players such as property giants today: Ayala Land Inc., SM Prime, Megaworld, DMCI Homes, Federal Land, Robinsons Land Corp., Vista Land and Lifescapes, Filinvest Land, Shang Properties, Century Properties, Empire East and Rockwell Land, are incessantly modifying their strategies to strengthen foothold (Ambas, 2014).

Capital structure planning is one of the most important aspects in managing the finances of a firm. Its prominence in the life of the business propelled scholars and researchers to conduct studies on the factors that may exhibit statistically significant relationship with capital structure. Ali (2011) examines the capital structure of nonfinancial firms to determine which variables impact the capital structure of Pakistani firms. His findings present negative relationships between profitability and leverage while growth and dividend directly affects total debt which confirms the presence of pecking order theory in explaining the financing behavior of Pakistani firms. Ali (2011), Antoniou, Guney, and Paudyal (2002), Frank and Goyal (2009) examined the determinants of capital structure through panel data analysis. The predominantly used firm-specific variables are firm size, profitability, growth opportunities and debt tax shields. Antoniou, Guney, and Paudyal (2002) investigated the determinants of leverage ratio presented as a function of firm specific characteristics and market related factors for companies in France, Germany and Great Britain through panel data analysis. They conclude that leverage ratios are adjusted to meet the targeted capital structure. The findings from the past studies are inconsistent as not all variables exhibit significant relationship with capital structure. Varying results are caused by a handful of theories associated with capital structure.

Apart from optimizing the firm's capital structure, one of the primary goals of managers is to maximize shareholder value and the overall firm value. According to Atiyet (2012), companies that target the maximization of shareholder value enjoy overall productivity. Shareholder value creation is achieved when there is excess on shareholder return over the cost of equity. Stewart (1991) proposed six drivers of shareholder value: net income after taxes, debt tax shield, new capital invested for growth, after-tax return of the new capital investments, cost of capital and the projected length of time over which the company is

expected to recover the return exceeding the cost of capital from its new investments. However, there have been debates as to the most appropriate tool to quantify the creation of shareholder value and wealth to aid in the decision-making of companies. Among the most commonly used measures are economic value added (EVA), earnings before income and taxes (EBIT), market value added (MVA), return on equity (ROE), and earnings per share (EPS).

The relationship between capital structure and firm value has been a subject matter for a handful of empirical research. Throughout the literature, the issue is concentrated on the existence of an optimal capital structure for individual firms or whether the leverage for debt bears significance to the individual company's value. Atiyet (2012) associates the signal theory and the pecking order theory in identifying the effects of a firm's capital structure to shareholder value. Debt serves as a mechanism in resolving managerial conflicts as it prompts the top management to be successful in order to avoid or mitigate the risks of bankruptcy and employee turnovers. Antwi, Mills, and Zhao (2010) conducted a study involving 34 companies in Ghana to further provide evidence on the impact of capital structure on a firm's value. Stulz (1988) and Aggarwal and Kyaw (2006) believe that debt can have both positive and negative effects on the value of the firm. The free cash flows of firms forces managers to pay out the debt that may otherwise have been invested in negative present value projects. On the other hand, firms having an outstanding debt may have incentives to reject projects with positive net present value if the benefit of its acceptance will only accrue to the bondholders without increasing shareholder's value.

DATA AND METHODOLOGY

Congruent with the research objectives, this study is geared towards both an explanatory and exploratory research design. In studying both time variant and invariant capital structure determinants and subsequently analyzing how the optimal capital structure creates shareholder wealth, the primary focus will be on the Philippines, where infrastructural growth and expansion is expected to be fastest relative to other Asian countries.

A total of thirty-five (35) real estate developers are publicly listed in the Philippine Stock Exchange. Relevant cross-section data are obtained from the related entity's respective financial statements. Moreover, only periods covering the common time frame are put into study to establish a common ground. Hence, companies' unique characteristics are observed only for a period of five years, covering 2009 to 2013. Having gathered all data necessary to address the research objectives of this study, the variables, consistent with prior literature, are calculated as follows:

Having gathered all relevant data, computer software, Gretl32, is then utilized in detecting and correcting for any violations on critical assumptions. In particular, tests for multicollinearity, heteroscedasticity and autocorrelation are crucial to ensure subsequently meaningful analysis of results. Models should furthermore be tested for possible omitted variable bias. This is achieved by employing the Ramsey Regression Equation Specification Error Test. After correcting for any violations that would generate non-sensical results, a fixed, long and balanced panel regression operationalized on to capture both inter-temporal and inter-firm effects under the fixed effects model and to analyze the variances in error components of cross-sectional and time-series variables under the random effects model.

Table 1: Measurement of Variables

Response Variable	Static Model Measurement	Dynamic Model Measurement
Debt Ratio	$\frac{Debt}{Book\ Value\ of\ Total\ Assets}$	$\frac{Debt}{Debt + Market\ Capitalization}$
Explanatory Variable	Static Model Measurement	Dynamic Model Measurement
Firm Size	$\ln(Total\ Assets)$	$\ln(Total\ Assets)_{t-1}$
Profitability	$\frac{EBIT}{Total\ Assets}$	$\frac{EBIT}{Total\ Assets}$
Growth Opportunity	$\frac{Market\ Capitalization + Total\ Debt}{Book\ Value\ of\ Total\ Assets}$	$\frac{Market\ Capitalization + Total\ Debt}{Book\ Value\ of\ Total\ Assets}$
Debt Tax Shield	$\frac{(Interest\ Expense) (Tax\ Rate)}{Earnings\ Before\ Tax}$	$\frac{(Interest\ Expense) (Tax\ Rate)}{Earnings\ Before\ Tax}$
Non-debt Tax Shields	$\frac{Depreciation\ and\ Amortization}{Total\ Assets}$	$\frac{Depreciation\ and\ Amortization}{Total\ Assets}$
Family Firm	Dummy variable: 1 = Family Firm 0 = Nonfamily Firm	Dummy variable: 1 = Family Firm 0 = Nonfamily Firm

Specifically, the following procedures are carried out for analyzing the static and dynamic regression model of this study with the help of Gretl32: (1) Ensure consistency in the unit of analysis of each data, (2) transform the short dataset to a longitudinal one before starting any regressions and tests, (3) get the descriptive statistics of the data, (4) construct a graph matrix showing a preliminary view of the data in relation to one another. Ideally, graph should depict a picture of data scattered but close to the mean. Signs of outliers may distort the regression results; hence, this may entail functional transformation of related variables, (5) estimate the equation with the Pooled Ordinary Least Squares method, (6) generate the fixed effects regression model, (7) test to determine whether the fixed effects model should be considered is by conducting the F-test test. Working under a 90% confidence interval, if p-value of any variable is less than 0.10, the null hypothesis is rejected, thereby, favoring the Fixed Effects Model over the Naïve Model., (8) extract the regression for random effects model, (9) test whether the Naïve equation or the Random Effects Model is more appropriate by incorporating the Breusch-Pagan LM test, (10) when both null hypotheses from the preceding two tests above are rejected, conduct the Hausman test, (11) show the goodness-of-fit measure gathered from the coefficient of determination (R^2) to assess how much of the real world is captured by the developed model.

Consistently working under a 90% confidence interval, if p-value of any variable is less than 0.01, 0.05 or 0.10, null hypothesis is rejected and the variable is interpreted to be highly significant, significant or marginally significant, respectively; otherwise, the concerned variable does not impact the dependent variable significantly. Being the case, if the regressor is significant, their individual coefficients are taken to be their respective contribution to the regressand. These steps are employed to address the first and second objectives of this study. Furthermore, relationships between selected determinants involved are studied, wherein regression results indicate to what extent the variables impacts the dependent variable. Moreover, after establishing correlations between the regressors and regressand, past literature and theories concerned are applied to explain the findings. Previously conducted empirical studies are also used to arrive at valuable policy recommendations. After determining the optimal capital structure equation and testing for the true relationship of each variable with another, these values are further analyzed with reference to the theory connecting financial leverage and share price, the purpose of which is to determine the optimal range of capital structure.

Over reliance to debt financing makes a company more prone to bankruptcy (Titman, et al., 2010; Lashes, 2013), offsetting the benefits from tax deductible interest expense. Hence, there is a benefit and a cost associated with debt financing. In order to determine to what extent debt's benefits outweighs the cost, a cost-benefit analysis is employed involving return on capital employed (ROCE) and the after tax cost of debt (Lashes, 2013). The logical flow of the theory suggests that debt financing can be increased as long as ROCE exceeds the after tax cost of debt. This will result to improving ROE and EPS; thus, this leads to optimizing share price. However, when ROCE is outweighed by the after tax cost of debt, more leverage has a negative impact on the share price.

Share price is used to capture shareholder value creation since it is considered as reflective of the value of business and also a good indicator whether companies are achieving their goals (Mauboussin, 2011). Share price is also considered as a long-run shareholder value indicator as it reflects market expectations of future performances (Mauboussin, 2011). Nonetheless, optimizing capital structure is discussed as undergoing a risk-return trade-off to maximize the market price of stocks (Brigham & Houston, 2009; Lashes, 2013). Henceforth, it is hypothesized that as firms habitually practice embracing the optimal capital structure, shareholder value across the firm's industry would increase.

The path analysis generates path coefficients that are essential for determining whether a multivariate set of data is a good fit for a regression model. The relationships tested include those interdependent variables and share price. The detailed information it can generate contributes much to the understanding of the true relationship between these variables. In addition, it identifies the holistic grasp of the importance of optimal capital structure to shareholder value creation in real estate companies. Therefore, the three phases involving this study is an integral part to gaining an understanding and an evidence to prove or disprove assumptions mentioned in the following section.

RESULTS AND DISCUSSION

Descriptive statistics showcase some variables to have high standard deviations. To converge to a normal distribution, three variables (dr, gr, dt) are logarithmically transformed. This subsequently paves the way for a better analysis of results. Static model regression results are summarized in Table 2.

The variance inflation factors, Durbin-Watson statistic and the p-value under Wald's test suggest a model, free from critical assumption violations. Additionally, the Ramsey RESET test serves to indicate that the model does not suffer from omitted variable bias. Hence, with no assumptions violated in the panel data, the static model is fit to be regressed and interpreted on. Moreover, among the three competing models, the Random Effects Model is deemed the best, where it is possible to account for the impact of cross-sectional and time-series variances in errors.

The regression model exhibits all exogenous variables to hold a significant impact on the response variable, capital structure. It is to be noted that the winning model is characterized to have an R-squared of 49.60%. At first glance, the coefficient of determination appears to be relatively low. This may be attributed to the small sample size of thirty-five (35). Had there been a greater number of companies publicly-listed with complete data available to have analytics performed on; the model could have been projected to have a higher explanatory power. However, it is notable that the R-squared values only give a general picture; thus, jumping to the conclusion that the model is inconclusive is invalid. Meaningful relationships and interpretations may still unfold from the regression results.

Table 2: Static Model Panel Regression Results

	MODEL 1 (Wald's p-value = 0.0000; Ramsey test = 0.0007)		NAÏVE MODEL (R ² = 49.60% ; dwstat = 1.73456)		FIXED EFFECTS (R ² = 55.74% ; dwstat = 1.93144)		RANDOM EFFECTS (R ² = 49.60%)	
vars.	vif	p-value	coefficient	p-value	coefficient	p-value	coefficient	
*** const.		<0.00001	-3.37427	<0.00001	-3.07391	<0.00001	-3.37427	
*** SI	1.288	<0.00001	0.12831	0.00122	0.10715	<0.00001	0.12831	
*** PR	1.166	0.00072	1.48634	0.00038	1.91076	0.00072	1.48634	
*** lnGR	1.218	<0.00001	0.44756	<0.00001	0.44049	<0.00001	0.44756	
* lnDT	1.171	0.08134	-0.02893	0.02495	-0.04249	0.08134	-0.02893	
* ND	1.018	0.06008	3.40146	0.10747	3.56053	0.06008	3.40146	
*** FF	1.069	0.00100	0.35161	0.00047	0.47687	0.00100	0.35161	
			Fixed Effects estimator		0.97137			
			Breusch-Pagan test stat.		0.04279	FE Model < Naïve Model < RE Model		
			Hausman test stat.		0.14627			

The individual magnitude of impact is captured by the respective coefficients of each variable. In equation form, optimal capital structure is defined as follows:

$$dr = -3.37427 + 0.12831si + 1.48634pr + 0.44756lngr - 0.02893lndt + 3.40146nd + 0.35161ff \quad (1)$$

Table 3 summarizes the alignment of the results with respect to the researchers' expectations. It is notable that some explanatory parameters turned out to be counter-intuitive.

Table 3: A-priori vs Actual Results

Variables	A-Priori	Results
SI	+	+
PR	+	+
lnGR	-	+
lnDT	+	-
ND	-	+
FF	+	+

Given the structured equation, it can be deduced that an increase in firm size encourages greater debt financing. Specifically, a percentage increase in firm size corresponds to a 0.1283% increase in a firm's chance of choosing debt over equity financing. Congruent with the findings of Kurshev and Strebulaev (2006) as well as on a-priori expectations, a company's increase in size connotes its ability to engage in diversification; hence, its greater funds availability to enter into borrowings arrangement.

An increase in profitability will also direct real estate firms towards leveraging on debt. In particular, a unit-increase in the profitability ratio will influence companies to increase debt-financing by 1.4863%. This buttresses the trade-off theory, showcasing the offsetting nature of risks and additional costs incurred under debt-financing to the tax benefits that will arise from tax-deductible interest payments. Moreover, growth opportunity is gathered to be a determinant of a firm's financing decisions. An increase in growth opportunity by 1% signals a 0.4476% increase in firms' favor towards debt leverage. Furthermore, although this is in opposition to the expected relationship, the direct correspondence of growth opportunity is

grounded on the pecking order theory. This framework suggests that firms experiencing robust growth are typically in greater need of finances. As supported by Titman and Wessels (1988), this will translate to higher debt ratios, given management's hesitance on issuing greater equity.

Furthermore, debt tax shields are analyzed to marginally push firms towards equity financing such that for every 1% increase in debt tax shield, real estate companies are influenced to reduce debt financing by 0.0289%. Although counter-intuitive, this is found to be congruent with the findings of DeAngelo & Masulis (1980) who argue that firms may resort to other forms of tax shields, such as depreciation. Results are furthermore reinforced by Modigliani & Miller (1963)'s findings, where conclusions lean towards firms moving towards cheaper sources of financial income.

Meanwhile, non-debt tax shields are also evidenced to significantly influence a firm's activity-financing decisions. In opposition to initially expected variable relationship, the positive relationship indicates that firms rely on non-debt tax shields, such as depreciation, with the motivation of reducing their taxable income. Congruent with the study conducted by Getzmann, Lang, & Spremann (2010) in their examination of fifteen Asian markets, including the Philippines, this is a living evidence that tax arbitrage is prevalent in the Philippines real estate industry. More particularly, an increase in the non-debt tax shield, as measured by depreciation over total assets, will encourage firms to engage in debt financing activities by approximately 3.4015%.

Finally, congruent with the findings of Lopez-Gracia and Sanchez-Andujar's (2007), a firm's characteristic of being a family-owned corporation is found to possess a positive relationship with debt-financing. Hence, leveraging on debt is 35% higher when firms are family owned. This could be associated with firms' easier access to long-term debt via decrease in asymmetrical information. Having looked into the static model, where book values are used as measures to capture the current standing of real estate companies, the results for the dynamic model will now be discoursed. Using market values, this model reflects how firms are valued in the market; hence, it is relatively more futuristic than the initial model. Table 4 summarizes the dynamic model regression results.

Table 4: Dynamic Model Panel Regression Results

	Model 2 (Wald's P-Value = 0.2109; Ramsey Test = 0.1643)	Naïve Model (R ² = 66.39% ; Dwstat = 1.68560)		Fixed Effects (R ² = 72.30% ; Dwstat = 1.97897)		Random Effects (R ² = 66.39%)	
vars.	vif	p-value	coefficient	p-value	coefficient	p-value	coefficient
*** const.		<0.00001	-2.84585	<0.00001	-2.95055	<0.00001	-2.84585
*** SI	1.249	0.00017	0.10563	0.00148	0.10910	0.00054	0.10563
PR	1.261	0.13001	0.49538	0.06817	0.65427	0.40971	0.49538
*** lnGR	1.144	<0.00001	-0.66319	<0.00001	-0.63169	<0.00001	-0.66319
** lnDT	1.200	0.00022	-0.04227	0.00099	-0.04059	0.02490	-0.04227
* ND	1.010	0.00437	3.18094	0.07037	2.49628	0.09137	3.18094
* FF	1.082	0.00283	0.28246	0.00096	0.39295	0.01808	0.28246
	Fixed estimator	Effects	0.98076				
	Breusch-Pagan test stat.		0.05896	FE Model < Naïve Model < RE Model			
	Hausman test stat.		0.74464				

Test statistics indicate a model free from critical assumptions, other than homoscedasticity. Using the

robustness function, interpretations may then be made. It is notable that the coefficients of determination are better under the dynamic model relative to the static model. It is to be noted though that although it appears to be a model with greater capabilities of capturing the real world, p-value for the Ramsey test suggest biasness due to omitted variables. Hence, the static model may still prove to have greater explanatory power. Having verified that the static model is BLUE, we utilized Path Analysis to determine the order of sensitivity of the capital ratio to these determinants in view of creating shareholder value. From this, it can be inferred that a firm adopting the optimal capital structure has a stronger correlation with share price. Also the order of sensitivity of these variable come first with growth opportunity, size, profitability, family firm, non-debt tax shield, and debt tax shield.

CONCLUDING COMMENTS

The property industry has continually driven the Philippines towards achieving economic growth. Being a major contributor to the gross domestic product of the country, many stakeholders have come to benefit and depend on the real estate sector in their everyday living. It is thus imperative to ensure sustainability for this industry. The magnitude contribution of each parameter is further analyzed in the study of arriving at the optimal capital structure. Specifically, the following determinants were looked into: firm size, profitability, growth opportunity, debt tax shields, non-debt tax shields, as well as family ownership characteristic of firms. Overall, this paper intends to analyze how companies' optimal capital structure can ultimately impact shareholder wealth favorably. To get a picture of optimal capital structure drivers in the Philippine real estate industry, as represented by the sample size of thirty-five (35) publicly-listed companies, cross-section panel regression analysis was employed. Path analysis, a method of testing the model and not of model development (Field, 2009), further allowed the researchers to see through the details of correlation and causation. This serves as a useful guide to companies hoping to operate or continuing to be in the range optimal capital structure and a tool to create shareholder value in the most effective way. Regression results provide evidence that all variables propose a significant bearing on companies' choice of debt or equity financing. Dissection of the direct and indirect effects of each exogenous variable demonstrates that each factor stimulates firms in their financing decisions by varying degrees. Findings indicate that growth opportunity encourages firms the most towards engaging in borrowings arrangement. Size, profitability, family firm characteristic and non-debt tax shields are evidenced to drive debt-financing as well, where impact of contributions is ranked correspondingly.

The direct correspondences paint a picture on the ability of the firms to be enveloped by different diversification mechanisms as it expands. Such is buttressed by the trade-off theory where tax arbitrage is evidenced to be perpetrating in the Philippine real estate industry. In line with diversification, real estate industries do not just enter into arrangements that will yield them tax savings; they are demonstrated to resort towards other sources of cheaper financing as well, but not at the expense of eliminating tax savings from debt issuance. From this, it can be inferred that the real estate industry is primarily concerned, not with profitability, but rather with liquidity for expansion purposes. Another finding pertinent to this study is the nature of debt and non-debt tax shields. Analysis of results suggests these two variables to be substitutes of one another. As non-debt tax shields encourage greater debt-financing, debt tax shields push real estate companies towards debt reduction. It is worth noting though that the substitution effect prevalent is not in inversely equal proportions. The impact of non-debt tax shields is significantly greater than the debt reduction influence posed by debt tax shields.

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BIOGRAPHY

Jan Rizza D. Ang is an undergraduate student finishing a Bachelor of Science in Economics and Accountancy degree in De La Salle University. She was given the Gawad Lasalyano Awardee during the 2012 Gawad Lasalyano night wherein students, faculty, staff and other community members are recognized and honored for their passion for leadership excellence and community engagement. She can be reached through email: jan_ang@dlsu.edu.ph. Phone:

Shandy Michelle O. Co is an undergraduate student finishing a Bachelor of Science in Economics and Accountancy degree in De La Salle University. She can be reached through email::

Maisie C. Tan is an undergraduate student finishing a Bachelor of Science in Economics and Accountancy degree in De La Salle University. She can be reached through email: Phone:

Jia Andrei R. Telmo is an undergraduate student finishing a Bachelor of Science in Accountancy degree in De La Salle University. She can be reached through email

ON THE SCARCITY OF RESEARCH INTO THE INFORMATION ROLES INDIVIDUALS TAKE IN ORGANIZATIONS

Julien Pollack, University of Technology, Sydney

ABSTRACT

Organizations are information processing organisms, admitting information from outside the organizational boundary, then taking action in the world in response to that information. The various ways that employees treat information are key contributors to an organization's ability to respond to external information in a timely and effective way. The role of the gatekeeper has been the subject of a substantial body of research in the knowledge transfer and social network literature. However, there has been a surprising silence in these fields about other information roles that individuals take, and how these contribute to an organization's ability to absorb and process information. Review of the marketing literature has revealed that specific roles have been identified which contribute to the ways that markets respond to new products, and these roles may have analogues within organizations. Review of the systems theory and cybernetics literature also suggests a role that individuals may play in the way that organizations process information. These observations lead to the proposal that research is needed into the different information roles that individuals play in organizations, and how these contribute to an organization's ability to take action in response to a changing environment.

JEL: M100, M500

KEYWORDS: Gatekeeper, Social Networks, Information, Organization

INTRODUCTION

Organizations can be considered information processing entities, taking in information from outside the organizational boundary, and taking action in the world in response to this information. There is an ongoing process where the people who make up an organization perceive something to be of potential relevance, transfer it between each other, and transform it into something more than it was. They individually and collectively interpret the information in light of their personal experiences, the cultural norms of comprehension present within the organization, and whatever information has been encoded in available repositories, all of which contributes to the organization taking action, both internally and externally. Other authors have also regarded organizations primarily as organisms which exist to handle and process information (Daniel, 1982; Macdonald & Williams, 1993), with their primary function being to control the collection, storage, use and flow of information (Macdonald & Williams, 1994, p. 124).

Elements of an information focus on organization can also be seen in Morgan's (2006) brain and organism metaphors of organization, with the former focusing on internal information processing, and the latter drawing attention to the relationship between the organization and to its environment (Müller et al, 2010, p. 2129). The knowledge management literature (Argote et al, 2003), and more specifically the knowledge transfer subset of this literature (e.g. Ceccagnoli & Jiang, 2013; Chang et al, 2012; Klarl, 2014; Patriotta et al, 2013), and the social network analysis literature (e.g. Tushman & Katz, 1980; Zhu et al, 2010) have both investigated individuals' roles in the information flow within organizations, intersecting at investigating the relational and structural factors that affect the process of knowledge transfer. Research contributing to these literatures has often focused on the role of the gatekeeper; an individual who has an unusually large number of internal and external contacts, and who takes an active role in sourcing external information and

ensuring that it can be absorbed and applied internally. However, review of these literatures reveals that few other information roles have been considered, suggesting that our understanding of the various roles that individuals take in the system of organizational information processing may be far from complete.

Organization As a System of Information

When viewing an organization as a system that processes information (Checkland & Holwell, 1998), it is important to account for different levels of abstraction, from the individual, to the team, and the organization as a united whole. From the first of these perspectives, all employees bring external information into the system. Employees come with particular educations and work histories. They bring their experiences from competitors and collaborating organisations. They read articles in the newspaper on the weekend for pleasure, not just for any obvious contribution to their working lives, and are sometimes surprised when unexpected and useful connections are made. While some may question whether much of this has an impact on organizational activity (Macdonald & Williams, 1993, p. 419), these external factors inform each employee's world view. They form a tacit underlay to everything that is interpreted in the workplace. The flow of information may be facilitated by electronic systems and processes, some of which may capture and distill individual's experience, but the knowledge of an organization is not compact, discrete and easily accessible. It is incomplete, often contradictory, and embodied in the knowledge of the employees of that organization (Patriotta et al, 2013, p. 515).

Organizations can be seen as are devices for creating order conducive to the operation of their business (Macdonald & Williams, 1993, p. 417). When an organization becomes habituated towards repeatedly treating particular kinds of information, there is a tendency towards homeostasis. Part of this tendency is embodied in the formalization of communication channels. "Formal mechanisms are boundary-making devices designed to restrict the free flow of knowledge and generate efficiency" (Patriotta et al, 2013, p. 516). Formal mechanisms assist in ensuring that selected information reaches the intended destination, while also creating efficiencies, and reducing the costs and delays involved in information transfer. However, the more proficient an organization becomes at processing and transferring familiar kinds of information, the less capable it will become in dealing with the unfamiliar (Macdonald & Williams, 1993, p. 418). An exclusive emphasis on continuous improvements in information efficiency would only be sustainable if it were possible to assume that the types of information that the organization previously relied upon would continue to be relevant into the future; a problematic assumption on which to hold.

The formalization of communication between groups within an organization may allow for more efficient communication of pre-determined information, but it also creates and reinforces divisions. Tushman and Katz (1980, p. 1072) have identified that as a natural result of a group of people working together over an extended period of time, a localized orientation and linguistic referencing scheme develops in specialized units. This provides information efficiencies. A commonly shared short-hand and set of symbols, provides a common language which can speed communication. However, it also creates impedances for communication with those who do not share the same scheme. A local scheme will facilitate local communication, but impede external communication. The formalised aspects of the system of information within an organization facilitates the development of local communication schema, especially if employees rely on it as a primary means of communication with those outside the local group. These factors lead to an ongoing need for individuals to selectively deviate from standardised information transfer procedures whenever non-standard information is required.

The Gatekeeper

The role of the gatekeeper has been the subject of a substantial body of research. The term 'gatekeeper' has been used from 1947 to refer to an individual who selectively directs information in a similar way to that of gates in electronic circuitry (Macdonald & Williams, 1993, p. 420). The term refers to a person who

sources information from outside an organization, and selectively and effectively applies it within the organization. The gatekeeping role implies more than an ability to find information that may be useful. They must also be sufficiently connected to disparate parts of the organization to understand how it could be applied. "Gatekeepers are those key individuals who are both strongly connected to internal colleagues and strongly linked to external domains" (Tushman & Katz, 1980, p. 1071). A gatekeeper will actively decide to source and obtain information outside their organization, which may be applied to their own, or others', ends (Macdonald & Williams, 1994, p. 123), and the role has been described as one which scavenges useful information from external sources (Macdonald & Williams, 1993, p. 417). From a network perspective, gatekeepers will sit in key positions between network subgroups, and will typically be nodes in a network with a high betweenness centrality, where betweenness centrality is a network measure of an actor's influence in a network (Zhu et al, 2010). To refer to Granovetter's (1973) research on the importance of weak ties, gatekeepers are individuals within an organization who are likely to hold a significantly higher than average number of weak ties to connections both inside and outside an organization, and thus will be placed to effectively spread information throughout a network.

The gatekeeping role is typically described as a two step process. In 1980, Tushman and Katz (Tushman & Katz, 1980, p. 1073) identified that gatekeepers first need to be able to gather and comprehend information from external sources, and then to communicate this information in a way that is accessible to colleagues who are internally focused and can make use of the information. This description of the gatekeeping process, and intermediation in general, appears to have remained quite stable, with the process subsequently being described in 2006 as one of "...the information scanning and gathering function and the communication function..." (Howells, 2006, p. 718), and in 2014 as being "...two core roles, knowledge search and knowledge transfer" (Mitchell et al, 2014, p. 2199). It is perhaps because of this consistent regard for the role's ability to source and disseminate information that would otherwise be unavailable to other actors in an organisation that this role has been considered by many as a vital part of an organization's ability to innovate.

In order to select and source information that could be of relevance to a particular issue faced by their organization, it has been identified that the gatekeeper must be knowledgeable about their area, however opinions vary about the level of expert knowledge that is required to function well in the role. While Allen (1977) is of the opinion that gatekeepers will be highly knowledgeable and skilled specialists, Macdonald and Williams (1994, p. 123) describe the gatekeeper as an expert in establishing contacts. They regard the role as requiring sufficient understanding to recognize what may be valuable, but not necessarily subject matter expertise. However, it is consistently identified that a gatekeeper must be able to translate between disparate coding schemes (Tushman & Katz, 1980, p. 1073); to take information from outside the organization and transform to align with the world-views of the recipients, delivering it in a way that insiders will assimilate and utilize (Morrison, 2008; Mitchell et al, 2014, p. 2199).

It has been suggested that gatekeepers' motivation for passing information on to other members of an organization may be that the timely provision of useful information provides a source of power (Macdonald & Williams, 1993, p. 425). More generally, it has been found that people who occupy structural holes in an organization, positions where there are few other routes through which communication can flow, gain social capital such as higher compensation and more positive evaluations of their performance (Burt, 2004; Schiffauerova & Beaudry, 2012, p. 283). Keller's (1991, p. 9) results also demonstrate that gatekeepers' performance was regarded as higher, and that they tended to report a greater job satisfaction. However, gatekeepers' motivation does not appear to be covetous, as it has also been noted that gatekeepers do not necessarily act to preserve a position of remaining the sole avenue for communication with an outside source. Tushman and Katz' (1980, p. 1080) research has shown that a gatekeepers involvement in projects helps to develop the abilities of the rest of the project team to directly communicate with external sources. This suggests that if gatekeeping is undertaken as a way to gain power, it is the newness and immediate efficacy of the information that is valued, rather than exclusive possession of relationship. Gatekeepers also

provide other benefits. Due to their ability to overcome informational impedance by translating between disparate groups, they reduce interpretive bias and distortion (Tushman & Katz, 1980, p. 1074). In addition, gatekeeping has been identified as an important role that high-level managers must play; one which becomes particularly critical for an organization with a global workforce (Patriotta et al, 2013, p. 515). However, the need for, and benefits from, gatekeepers have been found to be far from ubiquitous.

Tushman and Katz (1980) have linked the benefits of gatekeeper involvement to different project types, finding that gatekeepers only provide significant benefit in projects where there is a significant informational impedance. For instance, in projects where there may be a universally understood language between internal and external actors because of a specialist application area there is less of a role for gatekeepers. In these cases, gatekeepers may actually impede progress. The majority of research into gatekeepers appears to have focused on their role in organizations where there is clear competitive advantage to be found in the ability to rapidly source and apply information from outside an organization. Although this ability could, of course, be suggested to be of benefit to any organization, it would be of particular value in industries where competitive advantage depends more on being at the forefront of technology, than in the efficient application of technology.

For example, R&D performance has been shown to be dependent on a few key individuals who act as gatekeepers (Schiffauerova & Beaudry, 2012, p. 284), with a significant body of research on gatekeepers focusing on R&D and innovation (Allen, 1977; Tushman and Katz, 1980; Katz and Tushman, 1981; Patriotta et al, 2013, p. 517; Schiffauerova & Beaudry, 2012, p. 283); the role of gatekeepers in high-technology firms (Macdonald & Williams, 1993); and product design (Hargadon & Sutton, 1997). Foster et al (2011) provide an interesting study of gatekeepers in the live music industry, where the need to remain constantly aware of a changing market significantly affects performance. Another contrasting study has been provided by Mitchell et al (2014) who have examined the roles that technological gatekeepers and social capital play in how small to medium enterprises in the wine industry access information outside their local clusters. It has been identified that gatekeepers work "...in a markedly different way from the mass of their colleagues. These key employees are most evident - and have been most studied..." (Macdonald & Williams, 1993, p. 419).

The majority of research on gatekeepers has focused on industries where there are clear needs to surmount significant information impedance and to remain au fait with the changing environment, such as R&D and technological innovation. Early studies into gatekeeping in these environments has demonstrated that gatekeepers play a key role, and this appears to have contributed to the popularity of research into this topic, with organizations using the gatekeeper concept as a way to capitalize on communications channels that might span multiple groups (Zhu et al, 2010, p. 153). Perhaps as a consequence of the popularity of research into this role in these industries, there has been little research into industries where gatekeepers are not so obvious. This may potentially be because gatekeeping activities are more common and thus stands out less, or because the benefits of gatekeepers are less easy to identify as significant when compared to those of their colleagues. In addition, there has been comparatively little research that has investigated other comparable kinds of roles.

Comparable Roles to that of the Gatekeeper

A variety of studies have identified roles which are similar to that of the gatekeeper, or have provided further sub-categorization within the gatekeeper role. For instance, Patriotta et al (2013, p. 522) found it necessary to distinguish between the knowledge transfer, auditing and dissemination roles that high-level managers play when acting as a gatekeeper. Furthermore, the study by Foster et al (2001) identified three different roles that gatekeepers took in the live music industry, namely those of selector, tastemaker and co-producer. This emphasizes the roles that gatekeepers may play in shaping the industry itself, by forming unions between venues and some artists rather than others, and thus creating audiences for music that may

otherwise have been inaccessible to the consumer. Gould and Fernandez (1989) have instead focused on brokerage, which bears strong similarities to gatekeeping when it is information that forms the basis of the brokerage agreement. Their review of network configurations has revealed five types of brokerage relations that can result from separating actors into sub-groups that do not overlap:

Coordinator – internal brokerage, where all three actors are members of the same group;

Itinerant broker – the two principals belong to the same group, while the broker is from outside;

Gatekeeper – where the broker decides whether not to allow an outsider access to their group;

Representative – where the broker attempts to establish access for someone from their group with another group; and

Liaison – the broker links two separate groups, without any particular ties to either.

A similar concept to gatekeeping is also raised by Obstfeld (2005), based on social network research. Obstfeld terms this role, ‘Tertius Iungens’ (or ‘third who joins’), and created it in contrast with the ‘Tertius Gaudens’ (or ‘third who rejoices’) concept from structural holes theory indicating one who benefits from conflict between other parties. The ‘Tertius Iungens’ role focuses on connecting people in a social network, and facilitating interaction between people who would otherwise not have the opportunity to interact. This role supports both parties’ participation in knowledge transfer, joining peoples’ experiences and ideas (Patriotta et al, 2013, p. 517). The role bears strong similarities to that of the gatekeeper, although the emphasis in the role of the ‘Tertius Iungens’ seems to focus more internally than the gatekeeping role.

Other studies have interpreted the gatekeeping role in a different way, focusing on the ways that organizations act as gatekeepers in a geographic cluster or in a supply chain (Schiffauerova & Beaudry, 2012, p. 282). One example is Howell’s (2006) research into the information intermediary roles that organizations play in innovation. This research identified ten different functions, only one of which was the combined role of gatekeeping and brokering. However, many of the functions identified in this research were specific to organizations, making it difficult to extend this research to a discussion of the information roles that individuals play in organizations. Readers are referred to the following as other examples of studies that investigate the ways in which organizations act as gatekeepers (Fernandez & Gould, 1994; Burt, 1992; Stuart et al., 2007).

Although studies continue to be published examining gatekeeping in different industries, our understanding of gatekeeping does not appear to have significantly developed from that in studies published in the late 1970’s and early 1980’s. Although studies continue to find the role useful, it appears that the popularity of this role as a subject of research has declined, with Macdonald and Williams commenting in 1994 that “Much less is heard of gatekeepers these days...” (1994, p. 123). In addition, our understanding of any other information roles that individuals play in organizations does not appear to have significantly developed. For instance, after a substantial review of the knowledge transfer and social network literature, Patriotta et al (2013) used the following coding categories in their research: knowledge search; knowledge transfer; knowledge coordination; networks; strong/weak ties; gatekeepers; source/recipient; knowledge re-use; barriers; formal/informal mechanisms; process/practice; boundaries. Of these categories, only ‘gatekeepers’ could be considered an organizational role that individuals take. However, it is unlikely that there is actually only one information role that individuals actually take in organizations. This suggests that there may be other information roles that are not yet being researched.

MARKET ROLES

Some attention to individuals information roles can be seen in the marketing literature, with a particular attention to identifying types of individuals that play a role in the dissemination of information through a market. This field has primarily focused on three roles: opinion leaders; early adopters; and market mavens (Godes et al, 2005, p. 418). Of these, opinion leaders and early adopters have been found to influence others

because of their knowledge or expertise with a specific product. For opinion leaders, their influence has been found to come from knowledge of a specific class of products, while influence for early adopters comes more from their usage of a specific product (Feick & Price, 1987).

Market mavens play a different kind of role in the diffusion of information through the market. Instead of having detailed knowledge of one product class, market mavens are "...individuals who have information about many kinds of products, places to shop, and other facets of markets, and initiate discussions with consumers and respond to requests from consumers for market information" (Feick & Price, 1987, p. 84). The maven's role is network focused, but the role does not just focus on selectively transferring information to those who may find it useful, as a gatekeeping role might. Pomson (2008) has found that a distinguishing characteristic of mavens is that they also add their opinion and assessment to any transferred information. Other distinguishing characteristics of the maven are that they provide information to others across a wide range of products, are interested in changes in the market, and know about new products earlier than their peers (Feick & Price, 1987, p. 93).

Mavens have been the focus of a considerable body of marketing research in the apparent expectation that the ability to identify and connect with mavens will improve an organization's ability to disseminate information to their market. For instance, Walsh et al (2004) investigated mavens' motivation to disseminate information, while Goodey and East (2008) have explored personality traits associated with mavenism. Walsh and Elsner (2012) have quantified the role that mavens play in other consumers' purchasing decisions, and mavens' roles in online and virtual communities has also been the subject of research (Barnes & Pressey, 2012; Laughlin & MacDonald, 2010). The role that mavens play in a market has been consistently established. However, the role that mavens play in the processing of information within organizations is not clear.

Gladwell's (2000) research on social epidemics has extended the maven concept by investigating the interplay between this role and two others, that of the salesman and the connector. Salesmen are people who are particularly skilled at persuading people who are as yet unconvinced about an idea (Davenport, 2011, p. 89). Degen (2010, p. 10) alternatively identifies them as 'influencers', noting that they have a particular skill in winning others over to their point of view. In contrast, the connector is a person with access to many different social groups, bringing people together who might not otherwise have been able to connect (Davenport, 2011, p. 88-9). Pomson's (2008) research into electronically supported social networks has noted that connectors focus on trading their knowledge, both of resources and sources. Although descriptions of the connector role do not focus on the connector's relationship to a group or organization, the role does bear similarity to the gatekeeping role discussed above.

A key factor way in which Gladwell's (2000) research extends these concepts is the emphasis he places on the necessary interaction between these roles in propagating a social epidemic. While a maven may be aware of a new development, they may not either be sufficiently well connected within a social network to disseminate the information, and may not be sufficiently convincing to entice others to act on the information. However, working in connection with connectors and salesmen, a maven's information can be more easily and effectively distributed (Degen, 2010). "Mavens know a lot about a certain thing. Connectors know a large number of people. And salesmen persuade others to adopt a behavior that they themselves believe in" (Craig et al, 2009, p. 190).

Research into the relationship between these roles has not developed to the same frequency as marketing research into mavens, however these roles have been used to investigate the spread of the Occupy Wall St. movement (Davenport, 2011, p. 88), the increasing frequency of research into family businesses (Craig et al, 2009) and economic development programs (Reid et al, 2007). Other research has also developed on these roles. For instance, Pomson's (2008) inductive research into participant roles in an electronic social network found it necessary to add the roles of promoter, provocateur, stoker and good citizen to the maven

and connector roles in order to explain participants' behavior. Hoffmann (2014) also built upon Gladwell's (2000), and others', roles conducting an extensive literature review of these and similar concepts, synthesizing them into three groups of roles with respect to their contribution to product trends:

Inventors: people who design and devise new things, ideas, or behaviors;

Multipliers: people who disseminate new ideas; and

Trend observers: people who research and identify changes in a product or market.

The roles of salesmen and connectors were both included in the category of multipliers, while mavens were included in the category of trend observers. This research was conducted with the intent of identifying a fourth role, trend receivers, people who are able to identify early trends in a product line and may contribute to a long term view of future customer needs. Trend receivers were identified as individuals who see the potentials in a domain, with an interest in they dynamics of change and new influences; a role that was identified to be of particular interest to organizations wanting to anticipate change to a market. Research conducted in the marketing literature has identified roles which contribute to the ways in which markets and social groups respond to new information, with a particularly functionalist perspective; an attempt to understand how a chosen message can be most effectively spread through a population, and how to make this message as influential as possible. It is possible that comparable roles contribute to the ways in which organizations take in information, process it, and take action in response, but there does not appear to be any research which directly examines this possibility.

Organizational Noise

Organization naturally reduces information noise through the creation of formal communication channels. "Systems are characterized by principles of exclusion – difference, disharmony and chaos, are eliminated... Organizations exist by excluding alternatives; they push the noise outside of their boundaries" (Letiche, 2007, p. 197-8). Nonetheless, from an information perspective, organizations remain noisy places. Email, electronic chat and messaging systems, bulletin boards and intranets all facilitate the creation of information noise. Willmer (1977) distinguishes between noise created by internal message loss or corruption, and noise as a result of relevant information not taken in by an organization. However, there is a third kind of perceived noise; that created by access to a profusion of information which may, or may not, be relevant.

Noise is not necessarily a negative influence. Fuchs and Hofkirchner (2005) highlight the importance of von Foerster's (1960) principle of 'order from noise' in the generation of self-organizing systems like organizations. This principle suggests that "...a self-organizing system feeds upon noise..." (von Foerster, 1960, p. 11). It may not always be clear what information is needed to solve a novel organizational problem, and creative solutions can come from the union of between unexpected ideas. However, while some may be able to filter out background noise and extraneous data, this ability will have limits, and those who cannot quickly grasp what is relevant to a changing situation may become lost in the apparent chaos and complexity of an organizational problem (Koskinen, 2013, p. 354).

Formal systems of communication are inflexible. They are unable to filter noise from informal sources, or filter out irrelevant information which has found its way past a formal communication system's selection criteria. This suggests that there is a need for dynamic noise reduction within an organization, actively selecting which information is passed on to other people, so that the recipients can more effectively focus on information that will be relevant to their task at hand. Executive assistants will do this on a regular basis, limiting access to executives to ensure that only relevant appeals to their attention take up their limited focus. Similarly, the consolidation of reports as they move up the organizational hierarchy is a process of filtering out information that is relevant for operational, but not strategic, discussion. This suggests that with respect to the information roles that individuals take in organizations, there is a filtering role which focuses on the dynamic reduction of noise, so that those they pass information to can be more assured of

receiving relevant information, and thus spend less of their time sorting the relevant information from the noise.

DISCUSSION AND CONCLUDING REMARKS

Gatekeepers have been examined extensively in the knowledge management and social network analysis literature, but there has been minimal examination of other information roles that people take in organizations. The marketing literature has examined roles that individuals take in disseminating information through markets, but there is little which examines whether similar roles exist in organizations. However, a brief consideration of how information noise is discussed in the systems theory and cybernetics literature suggests that some people take the role of information filters in organizations. This role does not appear to have been the subject of any significant research, suggesting that our understanding of the information roles that individuals take in organizations, and our understanding of how organizations act as information organisms, remains limited at best.

To return to Morgan's (2006) image of the organization as a brain, we might consider the employees of an organization to be analogous to one of many types of neurons, all connected by a communicative network. Granular research into the behavior of a single type of neuron will be limited in what it can tell us about the behavior of the system. An information perspective on organization should be concerned with the neurons only in so far as they reveal insight about how they operate together to create the emergent behavior of the brain perceiving, thinking, and directing action. Gatekeepers, and their variants, have been studied extensively because they are visible, but in trying to understand how the brain works, it would be absurd to only study the one type of neuron most obvious to our instruments. Further research is needed to examine what other kinds of information roles there are in organizations, how they relate to each other, how they come together to contribute to the organizational processing of information.

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BIOGRAPHY

Dr. Julien Pollack's main areas of research have been ways of improving project management practice, and trends in the applied management literature. His action research Ph.D. on the ways of developing project management won national and international awards. He has had one book published on project management, *Tools for Complex Projects* with Kaye Remington, and is a frequent contributor to the *International Journal of Project Management* and the *Project Management Journal*. He can be reached at the University of Technology, Sydney by email or post PO Box 123, Broadway, NSW, 2007, Australia.

PUBLIC OR PRIVATE BANKS? A PERFORMANCE ANALYSIS IN THE EUROZONE

Simona Alfiero, University of Turin
Francesco Venuti, University of Turin

ABSTRACT

The aim of this paper is to develop an empirical research on the nature and consequences of corporate governance on Eurozone banks before and after the crisis of 2007/2008 and the wide changing in the rules and the regulator activity. More particularly, we analyzed the effect of public ownership on banks performance (profitability and efficiency) with respect to privately held banks in the Eurozone. Our results provide quite strong evidence that, coherently with the Agency Theory, publicly traded banks are less profitable and less efficient than the corresponding privately held. No significant changes seem to have occurred on this point from 2005 and 2013.

JEL: M41, G32

KEYWORDS: Banks, Corporate Governance, Performance Measurement, Public Company, Agency Theory

INTRODUCTION

In the last decade, a well-known wide international crisis and the turmoil in financial institutions, that started in 2007 precisely in the banking sector, has affected in some way all the biggest economies in the world and is frequently described as the most serious crisis since the Great Depression (Kirkpatrick, 2008). The crisis in the subprime market (mainly in the US) and the “credit-crunch” phenomenon that followed (liquidity squeeze) is still having nowadays a relevant impact on financial institutions and banks in many Countries. Kirkpatrick clearly stated that “the financial crisis [of the last decade] can be to an important extent attributed to failures and weaknesses in corporate governance arrangements” (Kirkpatrick, 2008). Also the Basel Committee on Banking Supervision (BCBS), in the 2014 revised edition of “Corporate Governance Principles for Banks” clearly stated that “effective corporate governance is critical to the proper functioning of the banking sector and the economy as a whole”.

As a consequence, strictly related to the financial crisis in the banking sector, new and more severe rules have been introduced, both at national and an international level. Among these, probably the most important is related to the Basel Agreements.

THEORETICAL BACKGROUND

The theoretical background for our study, inside the framework of corporate governance, mainly refers to the Agency Theory and the Stakeholders Theory. Both those theories have broad implications in many field of study and have been a topic of significant interest in recent corporate governance literature. The question of why some entities perform better than others has been largely studied, with some important results and findings, even though no definitive evidence has been clearly defined. Many studies have analyzed whether or not (and how) corporate governance elements affect firms performances. Most of the literature investigating the importance and role of corporate governance is focused mainly on industries rather than on the banking industry or financial services sectors. Only recently an increasing attention has been paid on this topic specifically for the banking sector. The Basel Committee on Banking Supervision (BCBS) defined “corporate governance” for banks in the glossary of its 2014 document “Corporate Governance Principles for Banks” as the “set of relationships between a company’s management, its board, its

shareholders and other stakeholders which provides the structure through which the objectives of the company are set, and the means of attaining those objectives and monitoring performance. It helps define the way authority is allocated and how corporate decisions are made”.

Regarding how corporate decisions are made, according to the Agency Theory, there is a potential conflict between stakeholders and managers, which is prominent in all modern companies, no matter their sector of activity. The shareholders (or stockholders), as owners of the companies, are obviously the ‘principals’ that delegate the management of their companies to managers and executives, which are the ‘agents’ (Jensen and Meckling, 1976). Already in 1932, in the well-know first edition of their book, Berle and Means pointed out clearly that in modern companies those who legally have ownership (the shareholders) have been separated from their control by the managers and that the interests of those two “players” may diverge significantly. The owners of a company expect obviously that the managers make decisions in the principal’s interest, but, mainly due to information asymmetry, the agents do not behave in the best interest of the owners, clearly leading to agency problems (Clarke, 2004).

In other words, executives of a company might sometimes take decisions and act to benefit themselves at the expense of the firm’s investors (shareholders). According to the theoretical framework, control of the company ultimately rests with shareholders as they elect the board of directors, who, in turn, hire and fire executives. The mechanism by which unhappy shareholders may react to replace existing management is generally called a ‘*proxy fight*’. But there may be also other ways for managers replacement. For example, companies that are very poorly managed become more attractive for new investors in the market than well-managed firms and consequently acquisitions may take place due to the existence of greater profit potential. More modern managerial theories assessed that firms managers usually have objectives that are not simply financial year profits maximization, but there is a divergence in managers and majority shareholders (or just controlling interest) on one side and minority owners on the other.

Both the managers and the owners have a shared interest in increasing the firms value over time, but divergence may appear in the choice of which variable maximize (sales, revenues, profit, market share, stock market value?), how much profit should be distributed as dividend (or reinvested as retained earnings) and also the definition of the time horizon. In different ways, Baumol (1962), Marris (1964) and Williamson (1983) developed theoretical models that explain how managers seek their own personal prestige and higher company salaries by trying to expand company sales (revenue maximization) and market shares. Moreover, there is a minimum profits that serve as a constraint on the maximization of the company’s revenues. This is the reason why recent literature on corporate governance has shown great attention to the problem of the “separation of ownership and control”, mainly in public companies, in order to promote improvements in corporate efficiency. In order to mitigate the agency problem of the conflict between managers and shareholders, the existing literature proposes several solutions, such as compensation contracts, strong monitoring by the board of directors and managerial equity investment.

Some studies showed that public ownership may provide some help to the agency problem and may facilitate the market for corporate control. The idea is that listed companies benefit from the examination of the public markets and market corporate control and this situation may reduce the agency problems more in public than in private firms (Manne, 1965; Jensen, 1993; Holmstrom and Tirole, 1993; Dow and Gorton, 1997; Gupta, 2005; Edmans, 2009). Anyway, it should be pointed out that, opposed to the US system, in the European Union, private firms face the same reporting requirements as public companies. Thanks to the extensive disclosure requirement for European Companies (and, moreover, for banks) it is possible to benchmark public firms with private ones.

Stakeholders Theory clearly showed the importance of companies accountability to a wide range of stakeholders, that are far more than simply the majority shareholders (Freeman et al., 2004; Brunk, 2010).

Previous empirical studies that have found evidence of the effect of corporate governance on firms performance may be divided in two group. The first set includes studies that consider samples of firms from a cross section of industries, while the other set include all those researches that are linked with certain corporate events (such as leverage buyouts LBOs or Initial Public Offerings IPOs), see for example Edgerton (2011).

As the banking sector is very complex and strictly regulated, both at national and international levels, corporate governance of banks is quite different from that of unregulated and/or nonfinancial firms. Ciancanelli and Reyes-Gonzalez (2000) stated that the agency problem and the owners-manager conflict in banks is far come complex in its intrinsic nature than in other companies. One important reason of the difference with other industries is that, according to the stakeholders theory, the number of parties with a significant “stake” in a bank is higher and complicates the governance (for example, in addition to “traditional” investors, also depositors and regulators have a direct and strong interest in bank performance). For instance, Commercial Banks present a much more complex structure of information asymmetry coming from the presence of strict regulation frameworks. Moreover, regulators may also set rules in order to reduce blockholders’ incentives to monitor the boards of banks. Finally, another point can be find in the fact that banking firms usually present higher leverage than nonfinancial firms and this may also affect governance problems. For a good and more complete review of existing recent literature on banking see Wilson et al. (2010).

Table 1: Ownership and Property Concentration

Ownership	
<i>Private</i> Households, Firms, Institutional Investors, Banks, workers, employees, depositants (Credit unions or Co-operative Banks)	<i>Public</i> Government
Property Concentration	
<i>High</i> Company controlled by (majority) owners (controlling interest)	<i>Low</i> Company controlled by managers and executives

This table synthesize the different possible ownership structures and the degree of property concentration.

Relevance of this Study

The banking system is widely considered as one of the most important elements of all the modern economic systems. Economic growth, industrial expansion, efficient capital allocation largely depend on the efficiency of the financial sector (and banking more specifically). *Theory and evidence* show that when banks and financial institutions effectively and efficiently mobilize and allocate financial resources, through the interest rates, savings and investments are stimulated, more resources are attracted and a positive effect on economic growth and on the entire economic system is quite evident (Levine, 2004). In other words, “*Banks’ safety and soundness are key to financial stability, and the manner in which they conduct their business, therefore, is central to economic health*” (BCBS, 2014). *Conversely, governance weaknesses in banks may convey problems across the banking sector and the economy as a whole.* The increased attention on risk, its management and the responsibilities of different parts of the organization for addressing and managing it, may have weakened the attention on other aspect of corporate governance in the banking sector that may still be relevant and not completely studied and examined. Our study differ from previous studies because:

it focuses only on the banking sector (i.e. only a single industry) and not on a cross section of industries;

it considers the banks of the Eurozone (and not only those of a single Country, as done by other studies). In the Eurozone during the last two decades a great convergence in rules was developed and common capital market settings has been largely adopted, under the supervision of the European Central Bank (ECB); it does not refer only to certain specific corporate events (such as LBOs or IPOs);

it compares the situation before and after the financial crisis of 2007/2009 and the improvement of the new Basel Agreements.

We tested whether, before and after the years 2007/2009, there had been or not a significant change firstly in the relationship between ownership structure and banks performance and secondly between ownership structure and efficiency. We consider the years from 2007 to 2009 as breaking point for two reasons:

The well-known global financial crises that deeply affected financial markets and particularly financial institutions and banks.

No later than January the 1st 2008, all EU banks had to adopt and follow the new set of rules defined as “Basel II”, issued by the Basel Committee and organized on three “pillars”.

RESEARCH QUESTIONS

The aim of this study is to compare private and public Eurozone banks, before and after the financial crisis of 2007/2008, under two specific performance dimensions: profitability and efficiency.

According to the existing and analyzed literature, a privately held company would tend to be more profitable and more efficient than a publicly traded company. This is mainly due, according to the agency theory, to the higher level of separation of ownership and control in publicly traded firms. Some studies suggested that publicly held banks have a “composite” and more articulated objective function and this may affect significantly their performance, because, even if there is a strong majority shareholder, it may be difficult (or very expensive) to control executives with multiple institutional objectives.

Our research questions are:

RQ1: are publicly traded Banks of the Eurozone significantly less profitable and less efficient than similar privately held banks?

RQ2: have significant changes taken place before and after the crisis of 2007, regarding the RQ1?

METHODOLOGY

In order to validate the research questions, we used traditional accounting variables to measure banks performances (according to Oyewo Babajide and Babatolu Ayorinde, 67% of UK Banking industry use Financial variables as measure of performance). More specifically, we used Return on Assets (ROA) to measure profitability. ROA is defined as the ration between net income (after tax) and end-of-the-year total assets. Existing literature frequently analyzed efficiency under two different perspectives: “technical” efficiency and “allocative” efficiency. In our study operating efficiency is measured, according mainly to the first perspective, using the ‘non interest cost to income ratio’ (CtoI). This ratio consider the bank’s overhead as a percentage of its revenue. Banks’ costs include salaries, rent and other general and administrative expenses. We excluded interest expenses, considered mainly investing decisions that do not depend strictly on operational efficiency. This ratio is a quick and easy way to express the bank's ability to turn resources into revenue. Obviously, the lower the ratio, the better it is. An increase in this efficiency ratio may show either an increase in costs or a decrease in revenues.

The research method is a statistical multi-regression analysis to test whether public or private ownership has a significant effect on the bank performance. This analysis was conducted with performance variables (testing for profitability and efficiency) as dependent variables and bank characteristics (among which we also considered publicly vs. privately held ownership) as independent variables. For this purpose, we used the following equation:

$$Y_{i,t} = \beta_0 + \beta_1 \cdot X_{i,t} + \beta_2 \cdot C_t + \beta_3 \cdot Z_{i,t} + \beta_4 \cdot PUB_i + \varepsilon_t$$

where:

$Y_{i,t}$ is the vector of the dependent variable (ROA, CtoI respectively)

$X_{i,t}$ is a vector of banks characteristics (dimension, type of bank,...)

C_t is a vector of variables that controls for location effects

$Z_{i,t}$ is a vector of time-effect variables that control for macroeconomic effects

PUB_i is a dummy variable (1 for publicly traded banks, 0 for privately held)

ε_t is the vector in terms of error.

The vector $X_{i,t}$ controls banks characteristics (total assets, total equity, total cost to total assets, cost to income, funding mix, etc...) that may affect the performance, in order to define more clearly if the ownership structure (public vs. private) has an effect on the banks performance. With (log of) total assets (banks size) we control for scale effects, as public banks tend to be larger than privately held ones. With the ratio of equity to total assets we control for leverage effects. Furthermore, we control location effects with the vector C_t , that defines where the bank is located (i.e. in which Country). The vector $Z_{i,t}$ comprises quite a large number of the most common macroeconomic variables. For the ownership, we distinguish between privately held and publicly traded banks by whether the bank is listed or not (i.e. it issues publicly traded stocks). According to these criteria, we labeled as “listed banks” those whose shares are traded on a main stock exchange in a Country. Finally, we assume that the variable $Y_{i,t}$ is influenced by a stochastic error ε_t with the following notes of assumption:

- 1) $E(\varepsilon_t) = 0$ $\forall t$
- 2) $E(\varepsilon_t \varepsilon_s) = 0$, $\forall t \neq s$ (absence of correlation)
- 3) $E(\varepsilon_t^2) = \sigma^2$, $\forall t$ (constancy of the variance)

Data and Sample

Our sample consists of 3,760 banks from all the 18 Country of the Eurozone. Country origin of the sample is reported in table 2. The primary data source is the latest version of Bankscope (Bureau Van Dijk), that provides a wide set of information and detailed financial statements of over 30,000 banks in the globe. For the EU the comparison of financial statements of both private and public banks is made possible largely because European laws require both public and private banks to report the same financial statements. The data are collected from each national official public supervisor in charge of collecting the annual accounts coming from the officially filed and audited accounts. We collected additional data from official websites of banks, financial institution, ECB, Eurostat, EBA, European Banking Federation and local Central Banks. Some data has also been collected from banks official websites.

Table 2: the Sample: Banks and Countries

		N°	%
1	Austria	294	7.82%
2	Belgium	79	2.10%
3	Cyprus	26	0.69%
4	Estonia	12	0.32%
5	Finland	35	0.93%
6	France	385	10.24%
7	Germany	1,783	47.42%
8	Greece	14	0.37%
9	Ireland	43	1.14%
1	Italy	625	16.62%
0			
1	Latvia	23	0.61%
1			
1	Luxembourg	98	2.61%
2			
1	Malta	16	0.43%
3			
1	Netherlands	78	2.07%
4			
1	Portugal	45	1.20%
5			
1	Slovakia	19	0.51%
6			
1	Slovenia	22	0.59%
7			
1	Spain	163	4.34%
8			
	TOTAL	3,760	100%

This table shows the distribution by Country of the banks considered in our sample

Table 3: the Sample: Banks Conditions

	N°	%
Delisted	75	1.99%
Listed	159	4.23%
Unlisted	3,526	93.78%
TOTAL	3,760	100%

This table shows the number of banks in our sample listed, delisted and unlisted

Table 4 reports significant descriptive statistics for the sample of 3.760 banks, both for 2013 and 2005, for the most relevant variables considered in the regressions.

Table 4: Descriptive Statistics

variables	maximum	minimum	mean	median	st. deviation
Total Assets 2013 (th. Eur)	2,252,689,000	1,424	16,430,137	850,900	101,007,054
Total Assets 2005 (th. Eur)	1,258,079,000	72	9,509,020	517,300	64,455,467
Equity 2013 (th. Eur)	700,137,700	-132,739,000	1,121,871	74,372	13,892,263
Equity 2005 (th. Eur)	52,184,000	-72,713,200	428,206	38,400	2,961,769
ROA 2013 (%)	113.51%	-42.23%	0.38%	0.25%	3.50
ROA 2005 (%)	30.49%	-27.32%	0.81%	0.40%	2.34
ROE 2013 (%)	152.27%	-766.27%	2.37%	3.03%	22.98
ROE 2005 (%)	181.25%	-292.50%	8.03%	5.67%	14.30
Cost to income 2013	958.82	0.02	68.82	66.96	36.98
Cost to income 2005	437.04	-	67.59	69.23	21.39
N. of employees 2013	338,000	31	1,981	200	13,889
N. of employees 2005	138,815	22	1,347	224	7,674
Operating profit 2013 (th. Eur)	12,443,000	-9,883,000	58,559	4,900	587,001
Operating profit 2005 (th. Eur)	8,504,000	-2,548,200	64,042	3,100	432,599
Leverage 2013 (%)	24.20%	2.30%	8.45%	6.08%	6.12
Loans/Customer Deposits 2013 (%)	973.82%	0.00%	108.87%	90.10%	89.50
Loans/Customer Deposits 2005 (%)	988.88%	0.00%	108.85%	89.04%	0.92
Customer Deposits / Total Funding (excl Derivatives) 2013 (%)	100.00%	0.00%	69.71%	79.02%	25.96
Customer Deposits / Total Funding (excl Derivatives) 2005 (%)	100.00%	0.00%	68.12%	75.41%	25.54

This table reports descriptive statistics for the sample

RESULTS AND DISCUSSION

In order to analyze profitability, we used ROA in the regression equation, while for the analysis of efficiency, the dependent variable was the previously described ‘non interest cost to income ratio’ (CtoI). The results of the regression analysis are reported in the following table 5-6-7-8. We repeated each regression analysis twice: one with 2013 data and another with 2005 values, in order to check if there has been a break-even among these two periods.

Table 5 and 6 report the results of the multiple regression of ROA for 2013 (table 5) and 2005 (table 6), testing for the effect of the ownership on profitability. Both regressions present an R^2 around 16%, which represent the fraction of the variation in the dependent variable that can be explained by the regression. The F-test of the analysis of variance (ANOVA) shows that at least one of the parameter is linearly related to the response variable.

We find that the coefficient of the PUB variable is significant and is NEGATIVE for both the years. This means that we can state, according to the RQs, that publicly traded Banks of the Eurozone are significantly less profitable than similar privately held banks, both before and after the financial crisis of 2007/2008. All the other independent and control variable are also significant (at 95% confidence), with the exception of the variable Z (macroeconomic effects), but only for 2013. These may suggest that the basic traditional macroeconomic variables considered in the regression (i.e. GDP per person, inflation, unemployment, interest rates), after the crisis may be no longer able to explain significantly the dependent variable (banks profitability) changes.

Table 5: Regression Analysis of ROA 2013 (Significance At 95% Level)

<i>Regression Statistics</i>					
Multiple R	0.395272422				
R Square	0.156240287				
Adjusted R Square	0.155341475				
Standard Error	2.117415285				
Observations	3760				
ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F (95%)</i>
Regression	4	3117.426858	779.3567145	173.8297853	0.0000000000000000
Residual	3755	16835.34533	4.483447491		
Total	3759	19952.77218			
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t-Stat</i>	<i>p-value (95%)</i>	
Intercept	7.773879323	0.986388392	7.881154506	0.0000000000000004	
X	0.648768593	0.146818763	4.418839793	0.000010203089276	
C	-0.194570304	0.031868217	-6.105465569	0.000000001129070	
Z	0.067839614	0.050397378	1.346094101	0.178353341647218	
PUB	-0.081862546	0.020450419	-4.002976426	0.000063757447769	

This table reports the results of the regression analysis of ROA for the year 2013

Table 6: Regression Analysis of ROA 2005 (Significance At 95% Level)

<i>Regression Statistics</i>					
Multiple R	0.398972163				
R Square	0.159178787				
Adjusted R Square	0.158283105				
Standard Error	1.850079493				
Observations	3760				
ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F (95%)</i>
Regression	4	2433.168865	608.2922162	177.718026	0.0000000000000000
Residual	3755	12852.59196	3.422794129		
Total	3759	15285.76082			
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t-Stat</i>	<i>p-value (95%)</i>	
Intercept	10.28079729	2.311165225	4.448317751	0.000008904992837	
X	1.012698751	0.505505551	2.003338537	0.045212611156018	
C	-0.446195868	0.090617686	-4.923937993	0.000000884661781	
Z	0.054238964	0.021765622	2.491955564	0.012746958460645	
PUB	-0.109675698	0.032509163	-3.373685627	0.000749198098450	

This table reports the results of the regression analysis of ROA for the year 2005

Table 7 and 8 report the results of the multiple regression of non interest cost to income ratio for 2013 (table 7) and 2005 (table 8), testing for the effect of the ownership on operating **efficiency**. The regression for 2013 reports an R² around 14%, while for 2005 it increases to 16%. The F-test of the analysis of variance (ANOVA) shows in both the regressions that at least one of the parameter is linearly related to the dependent variable. We find that the coefficient of the PUB variable is significant and is POSITIVE for both the periods taken into account. This findings suggest, according to the RQs, that publicly traded Banks of the Eurozone are significantly less efficient than similar privately held banks, both before and after the financial crisis of 2007/2008, as publicly traded banks presents higher operative costs than privately held ones. All the other independent and control variable are also significant (at 95% confidence), with the exception of the variable Z (macroeconomic effects) for both 2013 and 2005.

Table 7: Regression Analysis of Cost-to-Income 2013 (Significance At 95% Level)

Regression Statistics					
Multiple R	0.372575205				
R Square	0.138812283				
Adjusted R Square	0.137894906				
Standard Error	5.885893432				
Observations	3760				
ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F (95%)</i>
Regression	4	20968.37632	5242.09408	151.3143169	0.000000000000000
Residual	3755	130087.2493	34.64374149		
Total	3759	151055.6256			
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t-Stat</i>	<i>p-value (95%)</i>	
Intercept	8.787430978	1.92737526	4.559273516	0.000005296515500	
X	-5.986263111	1.348018301	-4.440787715	0.000009220699402	
C	3.131009315	0.613052811	5.107242412	0.000000343121582	
Z	-0.001092418	0.004845613	-0.225444829	0.821645495640673	
PUB	3.310760654	1.004848764	3.294785018	0.000994100458001	

This table reports the results of the regression analysis of Cost-to-Income for the year 2013

Table 8: Regression Analysis of Cost-to-Income 2005 (Significance At 95% Level)

Regression Statistics					
Multiple R	0.395014969				
R Square	0.156036826				
Adjusted R Square	0.155137797				
Standard Error	7.106246126				
Observations	3760				
ANOVA					
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F (95%)</i>
Regression	4	35058.55751	8764.639377	173.5615664	0.000000000000000
Residual	3755	189622.7462	50.498734		
Total	3759	224681.3037			
	<i>Coefficients</i>	<i>Standard Error</i>	<i>t-Stat</i>	<i>p-value (95%)</i>	
Intercept	9.983890689	2.938770398	3.397302047	0.000687608435318	
X	-7.838011661	1.571863964	-4.986444017	0.000000642789803	
C	3.161644325	1.328050377	2.380665959	0.017330916281491	
Z	-0.000363563	0.000205563	-1.768619022	0.077038539479487	
PUB	2.139650067	0.814160613	2.628044188	0.008622653576073	

This table reports the results of the regression analysis of Cost-to-Income for the year 2005

SUMMARY AND CONCLUDING COMMENTS

In this paper we analyzed whether publicly owned banks in the Eurozone are less profitable and less efficient than privately held ones. According to the Agency Theory and some literature and previous studies on industrial firms we expected lower performance results in publicly held banks. According to our analysis we find quite strong evidence supporting our hypothesis and the existing literature. This relationship seems not to have changed before and after the financial and economic crisis that started in 2007 in the US. Also the new stricter rules (for example Basel Agreements) and the far more pressuring and alert activity of the regulator authorities (for example the “stress test simulations”) seem not to have changed the relationship significantly. Anyway, the significance of the control variable for location effects may suggest that, even inside the Eurozone after more than 15 years of common monetary policy under the activity of the same Central Bank, there are still significant differences in the banking activity from Country to Country. Further development of this model may be applied at the risk-taking attitude of banks. Another possible development may led to considering non only the Eurozone, but the entire 27-EU Countries.

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THE DETERMINANTS OF VENTURE CAPITAL FINANCING: EVIDENCED FROM PAKISTAN VENTURE CAPITAL MARKET

Imamuddin Khoso, University of Sindh

Imram Shaikh, University of Sindh

Aisha Memon, University of Sindh

ABSTRACT

This paper empirically examines the determinants of demand for venture capital financing in Pakistan over the period 1992 to 2008. The critical determinants in accordance to their importance are found to be interest rate, the level of stock market development measured by market capitalization to percent of GDP and real GDP growth. In the interaction model of regression, it is found that the positive impact of GDP growth on venture capital demand is reduced in the periods of lowering economic freedom index. The rising index of economic freedom increases significantly the aggregate impact of GDP on demand for venture capital. The most surprising result of this study is that IPO is negatively correlated with the demand for venture capital even though the opposite was hypothesized. The OLS method was applied to test the hypothesis.

JEL: D50

KEYWORDS: Venture Capital, Financial Market and Development Economies

INTRODUCTION

The research studies show that venture capital-backed firms outperform their non-ventured counterparts in number of categories like employment growth, sales growth, wages growth, export growth, and R&D expenditure growth. According to (Global Insight: Venture impact 2004) in USA during the period of 2000 to 2003: 'the employment in venture-backed companies grew by 6.5 percent while National private sector employment dropped by 2.3 percent. Venture-backed company sales increased by 11.6 percent, while overall rise in US company sales increased by 2.5 percent'. Moreover, in Europe from 2000 through 2004, the private equity and venture capital financed companies created new jobs at an average rate of 5.4 percent annually. This is eight times the annual growth rate of total employment (i.e. 0.7 percent) in the EU-25 during the same period (EVCA 2005). Furthermore, US venture-backed firms adjusted for size, spend twice as much on R&D as non-ventured backed firms (Global Insight 2004) while in Europe the average R&D expenditure by employee in venture-backed companies is six times higher than the R&D expenditure per employee of the 500 largest companies in the EU-25 (EVCA 2005). In Australia for the period 1993-1996, the employment and sales of venture-backed firms increased by 20 percent and 42 percent respectively compared to 2 percent and 6 percent respectively by the top 100 Australian companies (Coopers and Lybrand Corporate Finance, 1997). Besides, the venture capital has also played a major role in stimulating technological innovation in many of Asian Economies. For example in Singapore, the venture capital is seen as the bridge between the technologies of the USA and Europe and technology transfer to Singapore (Dennis M.Ray 1991). The technological innovation and the growth of venture capital markets are closely interrelated in case of Taiwan (Premus, 1985). The Korean Government has been supporting venture capital firms since 1980s in one of its efforts to develop high technology industries (Joongdoung Rah et al, 1994). The rapid growth also characterizes venture-backed firms in Japan (Suzuki, 1996).

Therefore, in view of ever-increasing importance of venture capital especially for developing this paper focuses on the Pakistan venture capital market and empirically examines the determinants of the demand

for venture capital financing in Pakistan over the period 1992 to 2008. In Pakistan according to SECP (Security Exchange Commission of Pakistan) the venture capital is defined under the venture capital companies and funds rules 2001 as ‘A company which is engaged in financing any venture project, through equity or other investments weather convertible into equity or not and provides managerial or technical expertise to venture projects or acts as a management company for management of venture capital funds’.

There are different vehicles that provide risk capital. The Andrea (2003) has classified the risk capital into formal and informal sources. The professional investors such as business angels (BA) form informal risk capital market, where as institutional investors such as venture capital firms represent formal risk capital market. In Pakistan, under the current regulation of SECP (Security Exchange Commission of Pakistan), it seems that a firm intending to supply risk capital will be required to apply for a license as either a venture capital company or venture capital fund. Therefore, in the next session I focus at venture capital companies of Pakistan as a formal risk capital market and empirically examine the determinants of demand for venture capital financing.

THE DETERMINANTS OF VENTURE CAPITAL DEMAND

The objective of this study is to identify and understand the determinants of venture capital demand in Pakistan. The demand in this case is defined as the entrepreneurs’ willingness to get venture capital financing for their firms and that can provide a desired level of rate of return. Several previous studies have empirically examined the determinants of venture capital from Supply-side as well Demand-side. Jeng and Wells (2000) analyze the determinants of venture capital for a panel data of 21 countries over the period of 1986 to 1995. The analysis of (Douglas, et al, 2002) focuses on the determinants of venture capital investing in Canada in data series from 1977 to 1999. (Andrea, 2003) identifies the driving forces of venture capital activity for a panel data set of 14 European countries over the period 1988 to 2000. (Astrid Romain et al, 2004) develop a theoretical model to define the determinants of venture capital for a panel data set of 16 OECD countries for the period 1990-2000. (Gompers and Lerner, 1998) examine the determinants of venture capital fundraising in the USA over the period 1972-1994. Below, I briefly discuss the potential determinants and their possible impact on the demand for venture capital in Pakistan.

Initial Public Offering (IPO)

The cycle of venture capital investment works well in an environment that offers a better channel of exit. There are many potential ways to exit a venture capital investment such as IPO, Trade Sale and Management Buyout etc. However, the literature shows that an active IPO market is an important determinant to the existence of a well-developed venture capital industry (Black and Gilson 1998). In the exit strategies, VCs and Entrepreneurs consider an IPO as the ideal exit (Wall and Simth, 1997). This motivation of going IPO could be examined in the light of academic theory, and the benefits of all the parties involved i.e. VCs, Entrepreneurs and Suppliers of venture capital. First academic theory suggests that going public reduces the cost of capital (Scott, 1976) and optimizes the capital structure (Modigliani and Miller, 1963) and thus may favor IPO to other exit options. Secondly, for venture capitalists taking the firm to IPO brings a handsome return. That high return, is then passed to investors (i.e. suppliers of venture capital) in order to compensate them for their taking of high risk. According to study conducted by venture economics (1988), a US \$1 investment in a firm that goes public provides an average cash return of US \$1.95 over the original investment for an average holding period of 4.2-year. Meanwhile a US \$1 investment in an acquired firm yields a cash return of only 40 cents over an average holding period of 3.7-year. In addition of this highly rewarding potential return, VCs also view an IPO as a strategic reputation-enhancing move. This move, if successful builds VCs reputation that helps them to raise the additional financing from investors. Finally as also argued by (Black and Gilson, 1998, Jeng and Wells, 2000) that IPO gives the entrepreneurs a call option to regain decision-making control of the firm since VCs give up controlling rights at the time of IPO.

Therefore, I focus at IPO as a preferable route to exit and expect a positive relation to the demand for venture capital. Hence my first hypothesis is:

Hypothesis #1: The rising volume of IPO will have a positive impact on the demand for venture capital financing.

Stock Market Development

A well developed and an efficient financial environment is needed to drive the growth of venture capital industry. Black and Gilson (1998) found a linkage between country's development of financial system and venture capital market. I use the ratio of stock market capitalization to GDP as an indicator of the development of stock market. This ratio shows a share of national output and therefore should positively reflect the liquidity on an economy-wide basis. The authors like Franklin Allen, et al, (2002) argue that the development of stock market (i.e. the market capitalization as a percentage of GDP) may indicate the country's future economic outlook and development of its financial structure and thus may determine the investment opportunities to Venture Capitalists. Therefore:

Hypothesis #2: The growing size of Stock Market capitalization to GDP will have a positive impact on the demand for venture capital financing.

Real GDP Growth

It is well documented that fluctuations in economic growth affect the general level of investment in an economy. Macroeconomic growth positively affects the start-ups of new firms (Audretsch and Acs 1994) and also improves the opportunities to grow for existing SMEs. The increase in activities in new start-ups and growth SMEs, in turn could enhance the demand for venture capital. Therefore, a positive relationship is expected between economic growth (as measured by real GDP growth) and the demand for venture capital. Hence:

Hypothesis #3: The real GDP growth will have a positive impact on the demand for venture capital financing.

R&D Expenditure

Technological opportunities stimulate the venture capital activities (Hellman and Puri, 2000). It is evident from the literature that a key determinant of technological opportunities is knowledge accumulation through expenditure on R&D. The study of (Sean M., et al, 2003) interpreted R&D expenditure as a measure of innovativeness since it measures a nation's sacrifice to resources to achieve future technological change. More recently (Acs and Audretsch, 2005) have suggested the comprehensive ways to measure the technological change of a country. One of such ways is to measure the inputs into the innovation process such as R&D expenditure. Gompers and Lerner, (1998) and Macro Da Rin et al, (2005) have acknowledged the role of R&D in creating innovation that led the development of US venture capital industry at aggregate level. Therefore, I expect that growth in R&D expenditure could spur the innovative activities and thus increase the demand for venture capital to capitalize on those innovative activities. Hence:

Hypothesis #4: The growth in R&D expenditure will have a positive impact on the demand for venture capital financing.

Short-term Interest Rate i.e. One-year

Venture Capital is more than money since it provides value-added services to the investee. However, in Europe the entrepreneurial companies look at venture capital as a primary source of financial survival because they cannot find alternative sources of financing (EVCA, 2002) suggesting credit support as a

major benefit of venture capital (Marco, et al 2005). This situation could be more serious in understanding the role of venture capital market in transition economies like Pakistan. Therefore, the level of the cost of alternative sources of financing such as bank loan could well affect the demand for venture capital.

The findings of (Bygrave et al, 1992, Gompers and Lerner 1998, Douglas J.Cumming et al 2002, Astrid Romain et al 2004) suggest that the short-term interest rate has a positive impact on the demand for venture capital. This could be explained that rising interest rate may make the traditional source of financing more expensive. In such an environment, it is more likely that entrepreneurs prefer to meet their external financing needs with venture capital. Supply of and demand for venture capitals respond differently to rising interest rates and therefore it is difficult to expect the net impact of interest rate on venture capital activity. Hancock and Wilcox (1998, p.988) write ‘...because the interest rate would likely convey information to banks and borrowers not just about the cost of credit but also the expected future returns and risks of credit, it is not straight forward to interpret the coefficient on the interest rate variable’.

This situation occurs especially when one analyzes the equation representing the linear function for the supply and demand of venture capital where interest rate coefficient measures equilibrium specification. In that case the impact of interest rate is either negative or positive depending on the demand price effect and supply price effect (Astrid Romain et al 2004). However, in this study my focus is only on the demand equation of venture capital. Therefore, from entrepreneur’s demand perspective, it is reasonable to expect a positive relationship between interest rate and demand for venture capital. Hence:

Hypothesis #5: The rising short-term interest rate (i.e. one-year) will have a positive impact on the demand for venture capital financing.

Government Tax Relief

There has been a debate on the role, the government can play in the development of venture capital industry (For details see: Sophei Manigart et al 2001, Marco Da Rin et al 2005). The government can spur the activities of venture capital market by directly investing into it or indirectly encouraging the industry for example by making the legal and tax environment favorable. Through worldwide, among the government measures taken in that direction, the reduction in tax rate especially on capital gain seems to be an effective one. Since reduction in capital gain tax is found to have a positive impact on the demand for venture capital (Perez 1986, Poterba 1989, Gompers and Lerner 1998). This may be because an environment with lower capital gain tax rate encourages the entrepreneurs to start their own firms, as they can own the greater portion of their earnings. Some of the government tax relief policies that influenced the venture capital activities are: In USA in 1993, the capital gain tax was reduced from 28% to 14% on investment in small companies held for five years (Gompers and Lerner 1998). Capital gain taxation has been brought lower in several countries of Europe (EVCA, 2003). Among them, UK government initiated venture capital trust (VCT) to provide income tax and capital gain tax relief in year 1995 (Bank of England, 1996), in 1986 the Portuguese government exempted the venture capital corporation from income tax and other taxes during the year of its incorporation and the three following years (EVCA, 1986). In Asia, in 1993 the Government of Singapore (under the section 13 H incentive for venture capital funds) granted a tax relief of up to 10 years (EDB, 1997). The government of Pakistan also took the similar step and (under clause 102G of part of second schedule of income tax ordinance) exempted the profits and gains arising out of venture capital funds from income tax effective from July 1st, 2000. I examine the impact of this policy incentive by using a dummy variable in my regression analysis where it is presented with value of ‘0’ from FY1992 to FY2000 and value of ‘1’ from FY2001 to FY2008. The impact of this policy incentive is expected to be positive. Therefore:

Hypothesis #6: The government tax relief (under the clause 102G of part of second schedule of income tax ordinance) will have a positive impact on the demand for venture capital financing.

The Economic Freedom at aggregate level

The literature shows that a set of elements that make up an aggregate environment could influence venture capital activities across the countries. For example conducive fiscal, legal and regulatory environment (Holger R., 2005) tax and currency exchange environment (Rafiq Dossani, 2003) and most importantly the investor protection and enforcement of contracts and rule of law (Franklin Allen et al, 2002) are found to have influenced the level of venture capital activities across the countries.

Furthermore, the opening of markets and the ability to trade with the world's largest economies is critical for the success of venture capital in any country. These notions contend that the conducive environment in terms of the factors mentioned above, can be an important determinant in defining the level of venture capital activity. Therefore I have made the use of index of economic freedom (EFI) published by the Economic Freedom of the World Network that measures the degree of economic freedom in a country. The important elements captured by the index are reliance on markets, availability of sound money, legal protection of property rights and enforcement of contracts, rule of law, access to judiciary, free trade and market allocation of capital. The rating is based on a zero to ten scale, with ten being the most free and zero the least. In other words, the higher score of index of economic freedom would be indication of an environment that has the greater protection of investor and investee rights, prevalence of rule of law, fair access to judiciary and trade openness, among other factors. Such an environment would create more room for the investment to take place in general. Therefore, it is assumed that rising index of economic freedom will be having a positive impact on demand for venture capital. In application of index value in my regression analysis, I follow the approach of (Astrid Romain et al, 2004) and introduce it in interaction with GDP growth. That is the impact of real GDP growth on the demand for venture capital is composed of fixed component ($\beta_{GDPg\ t-1}$) and a component that depends upon the level of (EFI) over the years i.e. $\beta_{GDPg\ t-1}$

$$t-1 = \beta_c \text{ GDPg } t-1 + \beta \text{ EFI}_i * \text{GDPg } t-1$$

In other way, I argue that rising index of economic freedom would increase the aggregate impact of GDP on demand for venture capital and vice versa. Therefore:

Hypothesis #7: The rising index of economic freedom (in interaction with GDP growth) will have a positive impact on demand for venture capital financing.

MODEL FOR VENTURE CAPITAL DEMAND

$$VCD_t = \alpha + \beta X_{it} + \delta D_t + \varepsilon_t$$

Where:

VCD_t = Venture Capital demand for (t) year.

X_{it} = The variables (i=1, 2, 3...) that affect venture capital demand in (t) period.

D_t = refers to dummy variable to capture the effect of Government tax relief.

ε_t = an error term.

Model 1:

$$VCD_t = \beta_0 + \beta_1 \text{ IPO}_{t-1} + \beta_2 \text{ MKT}_{\text{GDP } t-1} + \beta_3 \text{ GDPg}_{t-1} + \beta_4 \text{ RDg}_{t-1} + \beta_5 \text{ Ir}_t + \beta_6 \text{ GT}_t + \varepsilon_t$$

Model 2: (Without dummy variable)

$$VCD_t = \beta_0 + \beta_1 IPO_{t-1} + \beta_2 MKT_{GDP\ t-1} + \beta_3 GDPg_{t-1} + \beta_4 RDg_{t-1} + \beta_5 Ir_t + \varepsilon_t$$

Model 3: (With interaction)

$$VCD_t = \beta_1 IPO_{t-1} + \beta_2 MKT_{GDP\ t-1} + \beta_3 GDPg_{t-1} + \beta_4 RDg_{t-1} + \beta_5 GT_t + \beta_6 EFI (GDPg_{t-1} * EFI_t) + \varepsilon_t$$

Where:

IPO = The amount raised through Initial Public Offering at Karachi Stock Exchange (KSE). The data is taken from KSE official website.

MKT_{GDP} = Total Market Capitalization of (KSE) as percent of GDP. The data is taken from Pakistan Economic Survey various issues.

GDPg = Real GDP growth. The data is taken from Pakistan Economic Survey various issues.

RDg = Growth rate in Research and Development Expenditure (R&D). The data is taken from Pakistan Economic Survey various issues.

Ir_t = Annual weighted average lending rate of all commercial banks in Pakistan based on stock data. The data is taken from State Bank of Pakistan.

EFI = Economic Freedom Index, which is shown in interaction with real GDP growth. The data is taken from The Heritage Foundation various issues.

GTt = Government tax relief to venture capital investment. It is a dummy variable.

ANALYSIS OF REGRESSION RESULTS

The results of multivariate OLS regression fully support the hypotheses 2, 3, 5, 6 and 7 while hypotheses 1 and 4 are not supported. The most surprising result of this study is that IPO has a negative impact on the demand for venture capital, even though the opposite was predicted. However, there are a few studies like Gompers and Lerner (1998) who could not empirically find the significance of IPO in affecting venture capital activity in USA. I could offer two reasons for this outlier result. First that VCs and entrepreneurs have strong motivation for going public. Therefore, it is likely that venture-backed firms may be brought to IPO prematurely, which sometimes is referred as Grandstanding. Having said that one could consider the scenario generally discussed among analysts that is, 'a venture-backed firm, in expansion or mezzanine stage that needs more equity, may consider a pre-mature IPO, thus pushing forward the IPO date rather having another round of financing from Venture Capitalists. If many firms opt to this scenario, the demand for venture capital would actually fall'. However, I could not accept this reason because to my knowledge there have not been any significant number of venture-backed IPOs in Pakistan during the time series under analysis that actually could have caused the fall of venture capital demand. Secondly, in models 1, 2 and 3 (which show the negative impact of IPO at significant level) the value of adjusted R-squared is 0.699, 0.625 and 0.794 respectively indicating that some portion of variation is left unexplained because of factors not considered in the analysis such as trade sale or Management buyout etc, the alternatives to IPO. The omission of these potential factors due to non-availability of data might have influenced the coefficient of IPO. Despite these reasons, I still believe that further research is needed on this relationship. The impact of stock market development on venture investment is significantly evident. However, the capital market in Pakistan still lags behind the level of development which many other regional country markets (like India, china, Singapore and South Korea) have attained. In Pakistan, the ratio of Market capitalization to GDP ranges from 8.03% to 21.50% with mean value of 12.47% in my data series, which is much lower than generally accepted benchmark of 100%. Stock Market in Pakistan has so far played very limited role in providing an exit mechanism via IPO or OTC to the venture capital investment. In such a case, the preferential way to exit venture investment seems to be trade sale rather than IPO. This could be the phenomenon of developing economies as the limited use of IPO as an exit route is also empirically evidenced in some studies focused at transition economies (Karsai 1999, Szerb L. 2004, David Ahlstrom et al 2006). Therefore, in future research, the alternative exits such as trade sale should necessarily be

incorporated in examining venture capital activity in developing economies. Furthermore, interest rate is found to be one of the most significant and important determinant to venture capital demand. It reinforces the view that in Pakistan venture capital is used more as meeting financing needs than as value-added counseling needs and thus it underscores the need to highlight the importance of venture capital as a potential source of strategic and value-added service provider among the entrepreneurial community in Pakistan. The positive impact of government tax-exemption is evidenced. The total assets of all venture capital companies in Pakistan have grown at an annual compound growth rate of 56% from FY2001 to FY2008 as compared to government pre-tax relief period where total asset based increased at an annual compound rate of 36% from FY1992 to FY2000. The interaction term in model 3, yields highly significant and meaningful coefficient indicating that the aggregate impact of GDP on the demand for venture capital increases as the level of economic freedom of country rises. The (figure 1) shows the aggregate impact of GDP on the demand for venture capital at all the levels of the index of economic freedom.

Table: Regression Estimates: Dependent Variable: Log of total annual venture capital assets. Sample: FY1992 to FY2008.

Independent Variables	1	2	3
IPO _{t-1}	-0.272*** (-5.187)	-0.235*** (-4.165)	-0.228*** (-4.041)
MKT _{GDP t-1}	1.521** (2.718)	1.145** (2.536)	0.869*** (1.456)
GDP _{g t-1}	0.638** (2.159)	0.629* (1.800)	-3.562*** (3.562)
RD _{g t-1}	0.000 (0.994)	0.003 (1.708)	0.002 (0.866)
Ir _t	1.559*** (3.419)	1.808*** (4.708)	
EFI (GDP _{g t-1} *EFI _i)			3.408*** (4.370)
GT (dummy) _t	0.866* (1.890)		0.144 (0.782)
R-squared	0.699	0.625	0.794
Adjusted R-squared	0.562	0.500	0.700
DW Statistics	2.030	1.389	1.937

***, **, * Significant at 1%, 5%, and 10% level respectively

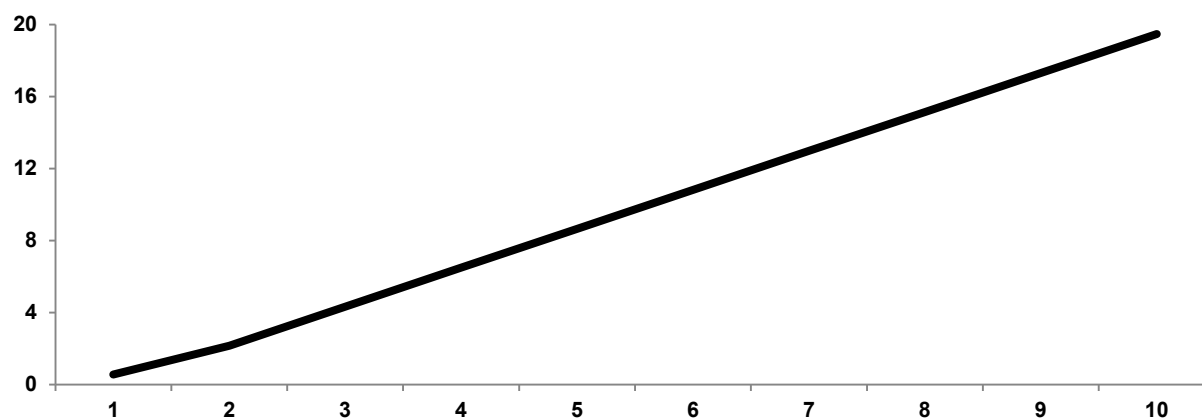
CONCLUDING REMARKS

The presence of an active venture capital industry in transition economies is necessary for promoting economic, technological and entrepreneurship growth. This paper empirically examines the determinants of demand for venture capital financing in Pakistan over the period 1992 to 2008. The critical determinants in accordance to their importance are found to be interest rate, the level of stock market development measured by market capitalization as percent of GDP and real GDP growth. In the interaction model of regression, it is found that the positive impact of GDP growth on venture capital demand is reduced in the

periods of lowering economic freedom index. The rising index of economic freedom increases significantly the aggregate impact of GDP on demand for venture capital. Surprisingly, contrary to expectation, the IPO is negatively correlated with the demand for venture capital.

In precise, the most important contribution of this paper is that in addition of degree of financial market development and GDP growth, the level of economic freedom (as measured by index of economic freedom EFI) has significantly greater impact on venture capital activity in developing economies and that venture capital market to flourish in developing economies requires certain level of technological opportunity (Astrid R. et al, 2004) the economic freedom as indicated by EFI. Finally, it is hoped that this study would provide a fertile ground for future research in this emerging Pakistan venture capital industry.

Figure 1: The impact of (EFI) in interaction with GDP growth on VC_t



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FRAMEWORK OF CRITICAL SUCCESS FACTORS FOR GROWTH OF MOBILE MONEY PLATFORMS IN EMERGING MARKETS

Mohibul Islam Priyo, International Finance Corporation
Carlo De Bassa Scheresberg, George Washington University
Jalal Ali, George Washington University
Syed Abbas, World Bank Group
Hisham Uddin Khan, University of Dhaka
Zamilur Rashid, Rupam IT Limited

ABSTRACT

Mobile Money Transfers between individual telecom users has seen incredible growth in Emerging Markets. With greater attention and infrastructural support from telecom operators and limited regulatory requirements from Governments, Mobile Money is poised for accelerated growth and innovative disruption, with positive expected developmental effects for consumers. Through literature review of related academic articles, company publications and disclosures and institutional practitioner reports, this study will assess the success factors behind expansion of two highly successful mobile money providers: M-Pesa in Kenya and bKash in Bangladesh. Based on the assessment and comparative review of performance, the study will also posit a framework of critical success factors needed for replicable growth of new similar mobile money operators in other emerging markets.

JEL: G20, G23, G28

KEYWORDS: Mobile Money, Mobile Payment, Emerging Markets, Developing Countries, Bangladesh, South Asia, Kenya, Sub Saharan Africa, Financial Inclusion, Financial Innovation.

INTRODUCTION

Mobile Money for this article refers specifically to mobile phone based platforms for money transfer between individual mobile subscribers. In recent years, mobile money adoption and usage has seen tremendous growth in developing and emerging markets, especially among the traditionally lower income unbanked populations (Holmes, 2011). The underlying technology enabling the growth of mobile money in developing economies has long existed in more developed economies, where the technology has been primarily used by financial institutions as a tool to generate competitive advantage in targeting convenience seeking affluent consumers.

Since 2005, the same technology is being used in developing countries to make basic financial services available to a wider spectrum of customer segments within Developing country markets. This phenomenon is best exemplified by the tremendous growth and success of *m-Pesa* in Kenya and *bKash* in Bangladesh. The successes of both companies have the potential to yield substantial economic and social benefits for the unbanked in these emerging markets (Porteous, 2006; Weber & Darbellay, 2010)

The objective of this paper is to identify success factors that led to the successful growth and capturing of dominant market share by these exemplar mobile money companies and provide a framework of critical success factors for growth of mobile money operators in other emerging markets. It is important to note however that the successful exemplar companies studied in this effort operated within their own unique

mix of market, regulatory and social factors and had their own unique managerial challenges, experiences and capabilities. This paper neither argues for perfect replication of decisions made by these two companies as a gateway for success nor suggests that a specific mix of conditions are prerequisites to success in other emerging markets. It simply notes the factors that contributed to their success as a useful starting point for practical consideration.

Expanding the use of Mobile Money in other developing or emerging markets has two primary benefits. Firstly, use of mobile money through an ever increasing base of mobile phone users provides a platform that can be leveraged to service the financial needs of the poor (Ivatury & Mas, 2008; Morawczynski, 2009). Given the severely limited reach of banking infrastructure in the developing world, reaching wider number of customers faster and cheaper would reduce cost of delivery of basic financial services, which would help bring greater proportion of the unbanked into the formal economy. Secondly, successful mobile money has the ability to enable and catalyze the development of progressively complex and value adding mobile commerce particularly in the developing world.

LITERATURE REVIEW

Financial Inclusion

Financial Inclusion (FI) is a process which ensures access to appropriate financial products and services which are available at affordable cost to the low income and underprivileged members of the society. This has become an integral part of development policy in many developing countries (Duncombe & Boateng, 2009). FI means to reach out to the demographic which are under-banked populous of a country, and provide them with adequate, affordable and timely financial services such as accounts, credit, and insurance services (EY, 2009). On the other side of the coin there's a concept of Financial Exclusion (FE), which is a result of lacking infrastructural capabilities. To address FE and improve FI in a developing country various approaches and frameworks have been put in place throughout the globe, these include: Microfinance initiatives, policies that require commercial banks to set up a rural branch for a particular number of regular branches, and most recently is the use of Information Communication Technology (ICT) to address issues of affordability and prompt financial service delivery (Anyasi & Otubu, 2009). Innovations in ICT have evolved from ATMs, online banking, e-commerce. In a developing country the transaction costs are marginal compared to say USA, where withdrawal costs vary from \$1.00 to \$3.00. Yet many people belonging to a poor demographic still cannot afford to open bank accounts and are financially excluded (EY, 2009). This promotes insecure cash based economies, exploitative financial opportunists, and loan sharks. It is desired by many people in such an economy to have access to financial services, which in tandem helps reducing poverty. An interesting innovation to emerge after microfinance was the use of mobile phones to access basic financial services, primarily money transfer between individuals via a specialized platform. This service was widely used across different income demographics including those at the Base of the Pyramid (BOP) and thus the concept of Mobile Banking in the context of Emerging Markets was born (Anyasi & Otubu, 2009).

Mobile Commerce or Mobile Banking

The primary actors in the mobile payment services market are mobile payment service providers and their customers. Different stakeholders that play a role in the market include financial institutions, telecom operators and retail merchants who act as the point of sale persons converting cash to virtual cash credits. Other actors in this business typically include vendors of hand-sets, software, networks and other technologies. The power and the interests of these parties impact how technologies and other resources are incorporated into mobile payment services, and importantly how these services are used and offered by the market. Furthermore, mobile payment services compete for the consideration of customers and other parties in competition to physical and electronic payment services. In order to succeed, mobile payment services

have to flexible and offer added value, and be available for other relevant payment environments as well (EY, 2009).

Ivatury and Mas (2008) in their article have argued the how branchless banking can dramatically reduce the cost of delivering financial services to the poor. In the article the author argues that most mobile banking projects are marketed by telecom operators, and are responsible for the outreach of such a program. Concerns are also mentioned regarding quantifying practical risk on the basis of knowing your customer, since mobile banking cannot fully substitute for a human touch.

The poor demographic are a bankable proposition that enable commercial banks to work with economies of scale, using mobile banking regulation one can offer low cost deposits that enable less risky liquidity management than bulk deposits, credit risk and inoperability risk (Astha, 2010). Mobile banking provides opportunities for innovation in the development of products targeted for the poor market segment, yet regulations would help reduce risk levels and allow this particular industry to grow, however the regulations should not minimize the benefits of mobile banking (Astha, 2010).

Malhotra (2011) and Scornavacca and Hoehle (2006) in their research identify how mobile banking operates in developed countries like New Zealand and Germany. They argue mobile banking's utility, cost, security, confidentiality, transaction integrity, knowledge of procedures, are factors that affect success of mobile banking. They've concluded an extremely successful impact of mobile banking on economies of the two countries, and collaboration offered by banks and other financial institutions. The technologies powering this new trend in digital payment are mobile apps and Near Field Communication (NFC). The NFC allows short range communication using magnetic field induction of a RFID (Radio Frequency Identification) of the devices. In Switzerland and some other EU (European Union) economies, mobile payment using NFC has been tested since 2007 and has worked well for these developed countries (Ondrus & Pigneur, 2007). However such advanced technologies being utilized in developed markets are not yet commercially viable to implement in emerging markets due primarily to cost considerations.

It is important to understand important terms and models in mobile banking. Generally mobile money is used to refer to financial activities that are conducted via the mobile phone or other mobile devices. Authors such as Porteous (2006), Weber and Darbellay (2010) have sub classified mobile money into mobile banking (m-banking) and mobile payment (m-payment). The International Finance Corporation (IFC) is a World Bank Group that also defines mobile money as money that can be accessed and used via mobile phone (Jenkins, 2008). The two types of mobile commerce models, m-payment and m-banking, are additive and transformative models. The additive model allows bank account holders to access their accounts, check account balances, transfer funds between accounts or perform other various banking tasks using their mobile phones. On the other hand, the transformative model, the topic of this research, allows unbanked populous to access financial services provided by Mobile Network Operators (MNOs), Micro Finance institutions, and non-bank agencies (Dias & McKee, 2010). As explained before, majority of the rural and poor population in the developing countries does not have the luxury to own bank accounts. Sub-Saharan African countries have one of the biggest unbanked populations in the world, in some cases 80% (Weber & Darbellay, 2010). On the other hand, a large proportion of this populace does have access to basic mobile phones. This provides substantial claim that transformative mobile commerce models have immense potential for the unbanked in these emerging markets (Porteous, 2006; Weber & Darbellay, 2010).

Mobile Money in Emerging Markets

In recent years mobile money has been introduced in several emerging markets. Holmes (2011) argues that certain schemes have already disappeared and the new ones that are coming in are yet to take root. In recent years, two exemplarily successful companies M-Pesa in Kenya, bKash in Bangladesh can be considered to

have done so. In addition to these two, other companies such as Easy-Paisa in Pakistan and MTN in Uganda have also secured notable success.

In the case of M-Pesa, Safaricom and its parent Mobile network operator (MNO) organization Vodafone started this initiative in March 2007 (Jenkins, 2008). In its first 3.5 years post launch, over 70% of households in Kenya and more importantly over 50% of the poor, unbanked and rural populations used the service (Alexandre, 2010). As of October 2014 and more than seven years post launch, M-Pesa has 12.2 million active customers, and 81,000 agent outlets in Kenya. More than half the adult population now uses M-PESA, and the percentage of adults with access to formal financial services today is at 67% whereas in 2009, just 41% of adults had access (Mckay & Mazer, 2014).

M-Pesa uses the transformative model, such as its customer do not require bank accounts, they can simply turn cash into electronic money by agents or dealers associated with Safaricom. They are provided with instructions on how to make payments on their phones using M-Pesa accounts securely, usually the money transfer is protected by a PIN number, and customer support available at all times. Mas and Ng'weno (December 2010) explain three primary factors for M-Pesa's success; they argue the importance of creating awareness and building trust through effective branding, they emphasize customer retention based on good user experience and extensive expansion through retail channels for easy access to customers for cash in/out services, they focus on customer pricing and commission structure to enable customer's early adoption of the service and willingness to pay for it. Plyler, Haas, and Nagarajan (2010) suggest that M-Pesa affects significant economic outcomes of the community members, the study identifies four major effects, i.e. local economic expansion, transaction security, capital accumulation and increased business environment.

Our other exemplar of success bKash is not owned by a MNO like M-Pesa, but is owned primarily by a for-profit Financial Institution, that is itself owned by an NGO. bKash is a specialized company that started in 2011. BRAC Bank (owned by the BRAC Group which is an NGO providing a variety of social services and is one of the largest NGOs in the world) owns 51 percent of bKash shares. Other investors include Money in Motion LLC, IFC (the private sector arm of the World Bank Group) and the Bill & Melinda Gates Foundation (Chen & Rasmussen, 2014). As bKash is not a mobile network operator (MNO), it did not have an existing customer base to which it added mobile financial services and had to acquire each client on its own. bKash that today handles more than 80% of mobile money transactions. In 30 months since launch, its customer base has grown rapidly to 2 million in 2012 to 11 million by the end of 2013 (Chen & Rasmussen, 2014).

Failures Attributed to Mobile Banking rollout in developed economies

Ondrus, Lyytinen, and Pigneur (2009) try to understand why even after a decade of research and trials, mobile payments have failed to achieve the level of integration desired in every day monetary transactions in Switzerland. They utilize three frameworks proposed by researchers, each or them dealing with a different facet to analyze why this was: The first framework is an economic analysis of mobile payment markets. The second one deals with strategic and environmental drivers for success. The third framework focuses on resources and business drivers that are required to condition mobile payment provisioning. Their analysis showed factors from various perspectives that have impeded the growth of this market, mainly issues of trust, security, technology and cultural issues. Dahlberg, Mallat, Ondrus, and Zmijewska (2008) come to similar conclusions they report the ascendancy of using consumer-driven perspectives and applying business-driven models instead of analysis of socio-cultural factors and comparison between mobile and traditional or other electronic payment services. Also similarly Donner (2007) identifies lack of conceptualization of how mobile phones can interact with existing financial networks, and primary research required to overcome that chasm. He also identifies gaps in research related to social perspectives concerning risk, trust, cultural norms, social ties, and other links such as financial, capital and social measures. While these findings are applicable to lack of widespread use of mobile money in developed

markets, it also provides useful lessons of mistakes not to repeat in designing mechanisms for developing and emerging markets.

DISCUSSION ON CRITICAL SUCCESS FACTORS

Key Takeaways from Past Evaluations

For M-Pesa, work done by researchers of the Financial Services for the Poor program of the Bill and Melinda Gates Foundation suggests these overarching success factors (Mas & Morawczynski, 2009):

Strong branding and simple messaging.

Strong focus on user experience and retail agent management (For simplicity, a number of similar but distinct success factors noted in the original work have been clustered under ‘Strong focus on user experience and retail agent management’. These factors include (in order of appearance): Frequent and consistent monitoring of retail agents, scalable agent distribution structure, Easy customer registration systems, simple and transparent retail pricing, free deposits with no minimum balance requirements, and the ability to send money to non-registered customers.)

Balanced growth between customer and retail agents.

As for the newer exemplar bKash, The Consultative Group to Assist the Poor (CGAP) of the World Bank Group suggests the following three overarching success factors which have been instrumental (Chen, 2014; Chen & Rasmussen, 2014).

A specialized organization built to deliver mobile financial services.

A shared vision for scale among a diverse investor group.

An enabling and flexible regulatory environment.

A limitation of the existing literature is that it overwhelmingly focuses on highlighting operational success factors and generally does not mention or downplays the required prerequisite socioeconomic and regulatory and business factors. The latter factors are also critical for success of mobile money platforms. Based on review of the existing academic literature, practitioner articles and on the experience of the authors as development sector practitioners and firsthand observers of the development impact of mobile money, the following section offers a classification framework of necessary success factors.

Framework of Critical Success Factors for Mobile Money Platforms

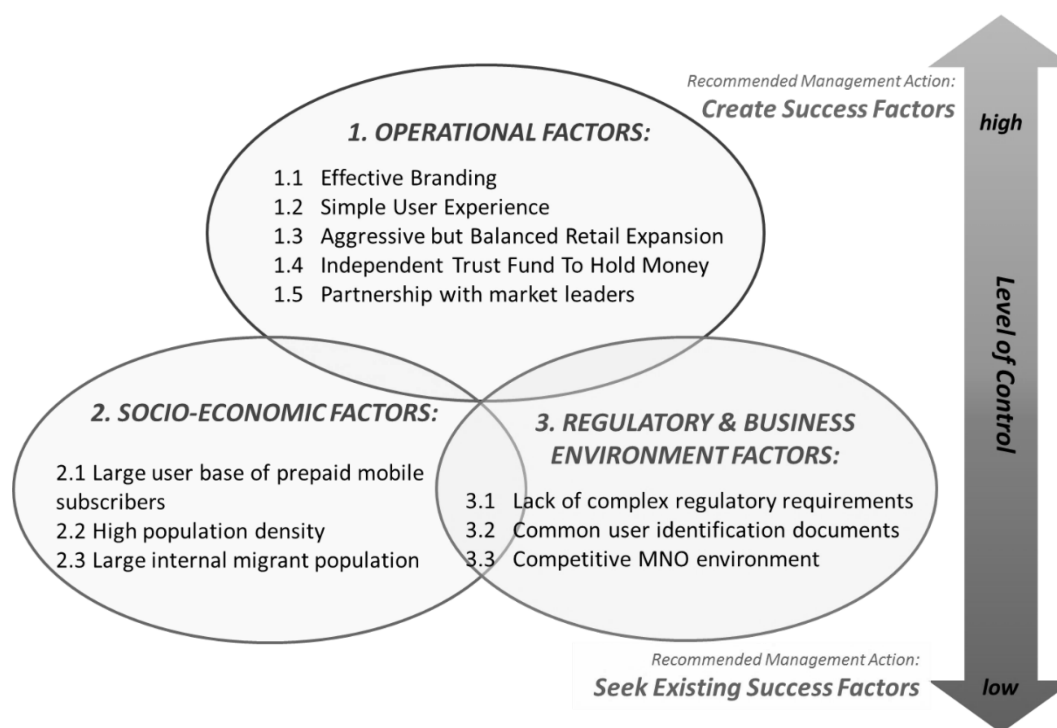
For the purpose of this framework, Success Factors have been classified into three broad categories:

Operational Factors: Linked to operational effectiveness and efficiency. It can be influenced or shaped by managerial focus and appropriate resource allocation.

Socio-Economic Factors: Linked to the attributes of the target market. Limited change or influence possible through managerial focus or resource allocation.

Regulatory and Business Environment Factors: Linked to the competitive environment among MNOs, competitive environment among existing FIs and strength of regulation relating to banking like operations and telecom subsidiaries.

Figure 1: Framework of Critical Success Factors for Mobile Money Platforms in Emerging Markets



Description of Operational Success Factors

Operational Success Factors have received its fair share of focus in existing literature, given that they can be created by management actions.

Effective Branding: Using consistent, intuitive and simply designed promotional materials with aggressive frequency is a common element. Both m-Pesa and BKash have done the following:

Extensively use Above the Line (ATL) communication channels (such as television ads, radio, print, billboard and point of sale ads) extensively to reach a wide audience.

Showcase a simple value proposition such as ‘sending money home to loved ones’ (which both bKash and M-Pesa use).

Both companies *use a distinctive color scheme* (m-Pesa covers all its retail outlets using distinctive green and bKash uses purple with a distinct logo).

Highlight the service as a local innovation (most users in both Kenya and Bangladesh incorrectly believe the service is a local innovation) in order to get favorable local media coverage and free publicity.

Simple User Experience: In order to achieve aggressive growth in markets where significant portions of the population are unfamiliar with financial services and/or uneducated, simplicity and an easy user experience is paramount to success. Both m-Pesa and BKash have done the following:

Design a quick registration process ensures users are typically able to register and send/receive money in under 5 minutes.

Provide payment confirmation by SMS and use 2 step verification (through User PIN codes at point of sale) to ensure adequate security for users.

Use simple retail pricing using flat fees rather than percentage based fees on transfers to ensure customers feel a sense of consistency. No direct fees are typically charged by retail agents, reducing likelihood of extortion or fraud.

Aggressive but Balanced Retail Expansion: Ensuring the right ratio of customers to retail agents is critical to sustainable growth. At the initial stages, a larger number of retail agents relative to customers will be necessary to entice early adopters. But in later stages, retail agents must have sufficient income (by having a sufficiently large pool of customers to serve) from mobile money operations to remain motivated and provide a positive user experience.

Independent Trust to Hold Money: A common query faced by both companies from regulators and the general population (and incidentally by other emerging mobile money operators as well) is whether the platform operator holds the money and what they do with the interest earned. A closely linked concern is whether the money is at risk in the case of default of the platform operator or the parent company.

By ensuring that:

A Trust Fund or separate group of financial institutions holds the money and is responsible for returning to users in the event of operator or parent company default, and

The interest earned is spent for charitable social causes and not counted as revenue mobile money operators can shield themselves from undue scrutiny and negative public exposure.

Partnership with Market Leaders: Early partnership with existing market leaders among both MNOs and FIs is critical to gain easier access to a large user base.

Description of Socio-Economic Success Factors

Without favorable Socio Economic Success Factors, success through creating Operational Success Factors alone is difficult if not impossible. Socio Economic Success Factors are similar to fertile soil for a bountiful harvest- operators should seek out markets with all or most of the below factors and avoid markets with none or few of these factors.

Large user base of Prepaid Mobile Subscribers: Ensures that there is a critical mass of potential prepaid users that can be won over to achieve profitable operations within an acceptable time frame. Prepaid subscribers in emerging markets also happen to routinely visit retail mobile agents given their use of prepaid systems and are more likely to come in related contact with promotion materials. Given that influencing behavior change in favor of adopting mobile money systems among the poor and unbanked is a slow process (Mckay & Mazer, 2014). A wider pool of available prepaid mobile subscribers makes attaining minimum transaction volumes more likely.

High Population Density: Ensures there are a large number of customers for every retail agent employed (which in turn, boosts the agent's profitability and motivation) therefore require employing lower number of agents in a given area. Higher population density also increases cost-effectiveness of any ATL promotional materials, ensuring lower cost of reach per potential customer/user. High population density also leads to greater demonstration effect and word of mouth, where a potential user is convinced to use the mobile money service from watching an existing user.

Large Internal Migrant Population: Country markets with high internal migration rates of labor force have a higher latent demand for mobile money services. As younger workers from rural or semi-urban settings move to urban settings, they leave behind parents and family members who become dependent on regular small sum remittances. As a result, country markets with large internal migrant labor force have the

potential for generating higher volume of transactions, which means higher potential for revenue generation.

Description of Regulatory & Business Environment Factors

Favorable Regulatory & Business Environment Factors are also necessary for successful operations, but are less critical when compared to Socio Economic Success Factors. This is because the adverse effects of an endowment of unfavorable Regulatory & Business Environment Factors can be largely overcome given a favorable mix of the other two factors. Whenever possible, new mobile money platform operator entrants should seek markets with one or more of the below noted success factors:

Lack of Complex Regulatory Requirements: Given Mobile Money's precarious positioning as a subset of both banking operations and mobile network operations, it runs the risk of becoming subject to both types of regulations, usually enforced by two separate regulators which have little coordination. As perfectly demonstrated by the relationship between bKash and the Bangladeshi Banking regulator Bangladesh Bank (Chen, 2014), a friendly regulator that does not burden operators with undue regulations can greatly support growth of mobile money operations. Making the case for less burdensome requirements initially may be easier if the parent company is a significant taxpayer (such as leading MNO operators in oligopolistic markets which tend to be huge VAT and income tax generators for governments) or if investors/sponsors are part of a multilateral development agency that has existing relationships with the government to make the development case for less burdensome regulation.

Common User Identification Documents: Prevalence of government issued uniform identification documents such as birth certificates, voter identification cards, passports and/or national identification cards are extremely valuable for easily processing new users. These documents can also be used for 3 factor verification systems as in the case of m-Pesa which requires the presentation of mobile phone, user PIN and some identification documentation when making payments.

Competitive MNO Environment: Mature telecom markets tend to be oligopolistic in nature, with competition among MNOs to attract new customers, retain existing customers, increase revenue per customer and secure competitive advantage.

If the mobile money platform operator is backed by a financial institution, an existing fiercely competitive MNO environment will allow the operator to play one MNO competitor against another, securing quicker adoption and lower transaction fees, as exemplified by bKash (Chen & Rasmussen, 2014).

If the mobile money platform operator happens to be backed by an MNO in a competitive environment, it will be easier to secure additional resources and management buy-in as management will be more attuned to the need to capture first mover advantage ahead of competitors, as exemplified by m-Pesa (Morawczynski, 2009).

CONCLUSION

Based on this evaluation of the two most successful mobile money platforms in emerging markets to date, the framework of success factors generated is intended to provide a useful management tool to possible new entrants. The framework should be equally applicable to entrants looking to enter markets with no mobile money operators as well as to entrants looking to enter markets with few existing operators. A limitation of this framework is that it does not consider competitive forces, for which it would be useful to utilize alongside the commonly used Porter's Five Forces Framework for a more complete picture.

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INFLATION TARGETING AS A POSSIBLE MONETARY FRAMEWORK FOR NIGERIA

Ikechukwu Kelikume, Lagos Business School
Olaniyi Evans, Lagos Business School

ABSTRACT

Volatility in prices is a huge economic challenge, able to engender instability and topple economies. One of the issues facing Nigeria today is the choice among two nominal anchors: exchange rate pegging or inflation targeting. Widely accepted, among central bankers and academics, is the idea that inflation targeting makes a difference with respect to its ability to mitigate the volatility of output and of inflation and cause inflation decline. Consequently, this study examines inflation targeting as a possible monetary framework for Nigeria, using time series data and with the aid of Granger Causality test and impulse response functions. The empirical results show evidence that inflation is highly sensitive to exchange rate and interest rate while economic growth is highly sensitive to exchange rate and inflation in Nigeria. Further, the causation from real exchange rate to economic growth is stronger than the causation from inflation to economic growth, meaning exchange rate determines economic growth in Nigeria more than inflation does. Therefore, inflation targeting will be less preferable to exchange rate targeting in Nigeria as a policy alternative. This unexpected finding has important implications for monetary policy conduct in Nigeria.

JEL: E31, E52, E44, E58

KEYWORDS: Inflation Targeting, Monetary Policy, Inflation

INTRODUCTION

Inflation targeting, as an economic policy, is an attempt to steer inflation towards a projected, or "target", inflation rate using monetary tools such as interest rate changes (Coy, 2005). Under the policy, the actions of the central bank become more transparent. Investors, knowing what the central bank projects as the target inflation rate, can easily factor in possible interest rate changes in their investment sets, leading to better economic stability. Many industrialized economies, after experiencing persistent inflation rates for decades, have reduced inflation to extremely low levels recently with the aid of inflation targeting. Inflation targeting frameworks have regularly been adopted in economies suffering from chronically high inflation. Brazil and Chile, for instance, suffered inflation rate of 19 percent and 26 percent, respectively, before adoption of inflation targeting regime. A popular choice since the early 1990s, inflation targeting has gained adherence from more than twenty countries in developed and emerging-market economies. Countries have adopted inflation targeting under varying conditions, ranging from the answer to a currency crisis (e.g. United Kingdom) to a planned switch from a completely different policy regime (e.g. Canada and New Zealand). Likewise inflation targeting has been practiced with varying verve and under diverse institutional arrangements (Bamidele, 2007).

Forged in 1990 in New Zealand, inflation targeting is now in use by the central banks of Canada (Bank of Canada), United Kingdom (Bank of England), Australia (Reserve Bank of Australia), Iceland (Central Bank of Iceland) South Korea (Bank of Korea), Egypt, and Brazil (Brazilian Central Bank) South Korea (Bank of Korea), and Brazil (Brazilian Central Bank) and South Africa (South African Reserve Bank), among others, and empirical evidence shows that it does what its proponents claim (Coy, 2005). Only two countries, in Sub-Saharan Africa, have officially embraced inflation targeting: Ghana and South Africa

(Hajj et al., 2013). Volatility in price and hyperinflation are huge economic challenges, able to engender financial instability and topple economies. One of the issues facing Nigeria today is the choice among two nominal anchors: exchange rate pegging or inflation targeting. Widely accepted, among central bankers and academics, is the idea that inflation targeting makes a difference with respect to its ability to mitigate the volatility of output and of inflation and to bring about a decline in the level of inflation (Hajj et al., 2013). There is an argument that inflation targeting cannot work well in emerging markets, like Nigeria, as emerging markets are deficient of the preconditions for a proper operation of inflation targeting. According to Kadioğlu et. al (2000), the prerequisites for the success of inflation targeting consist of sound economic structure; exchange rate flexibility; central bank independence; the institutional set-up; political commitment; a great deal of transparency and accountability of the Central Bank; absence of fiscal dominance; a single, clear inflation target; a sound inflation forecasting model; virile financial markets. The absence or inadequacy of these prerequisites may pose huge challenges for emerging markets like Nigeria trying to embrace inflation targeting.

Besides, inflation targeting and the exchange rate flexibility have a close relationship. Exchange rate, a vital instrument in an open economy like Nigeria, plays as a transmission channel for monetary policy and simultaneously as an influencer of the real economy. Undue volatility of exchange rate can be injurious to trade and growth. Thus, responding to inflation and exchange rate variability conjointly in the policy function can lead to the risk of tradeoff or compromise between inflation and exchange rate variability. If, for example the central bank sees impending increase in inflation; to tighten the price of tradable goods, interest rates are raised. As soon as the inflation is under control, interest rates are lowered and the exchange rate depreciates. Thus the fall in inflation variability has brought about the rise in the volatility of exchange rate. Exchange rate stability is inconsistent with inflation targeting regime; inflation targeting regime certainly necessitates exchange rate flexibility (Debelle, 2000).

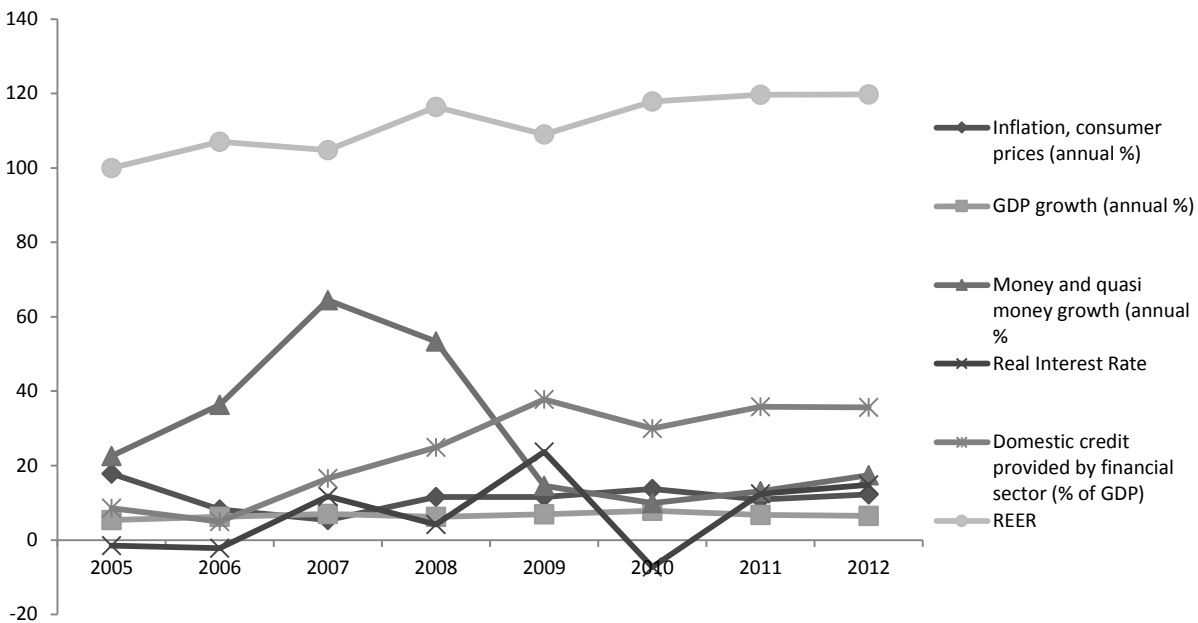
Foreign exchange intervention policy and inflation targeting, according to Brenner & Sokoler (2006), cannot coexist because there is conflict between the two policies. Taguchi and Kato's (2011) assessment of inflation targeting in some East-Asian economies shows that flexibility in exchange rate is a prerequisite to the success of inflation targeting regime. Then again, there are contradictory views that intermediate regimes would be good for inflation targeting. In fact, the case of Chile and Israel show that exchange rate objectives is containable within an inflation targeting regime (Debelle, 2000). Can inflation targeting regime work effectively in Nigeria which employs the exchange rate stability objectives? Bakradze and Billmeier's (2007) study observed that the rising number of countries embracing inflation targeting and its success are inducements for countries that employ monetary or exchange rate targeting to consider a change to inflation targeting. Thus, countries like Nigeria need to consider earnestly such a change now or in the near future, necessitating the question if Nigeria is ready for inflation targeting now, later or maybe never.

Table 1: Monetary Policy Outcomes (2005-2012)

	2005	2006	2007	2008	2009	2010	2011	2012
Inflation, consumer prices (annual %)	17.86349	8.239527	5.382224	11.57798	11.53767	13.7202	10.84079	12.21701
GDP growth (annual %)	5.4	6.211018	6.971709	6.270264	6.934416	7.839739	6.791379	6.531369
Money and quasi money growth (annual %)	22.60363	36.35072	64.41681	53.36007	14.54323	9.968683	13.1423	17.41589
Real Interest Rate	-1.51329	-2.21439	11.76407	4.190484	23.7065	-7.23133	12.41647	14.87001
Domestic credit provided by financial sector (% of GDP)	8.600411	4.909406	16.5753	24.89094	37.77162	30.00878	35.80004	35.61685
Real Exchange rate	100	107	104.8	116.4	109	117.9	119.7	119.8

This table shows the evolution of the monetary policy outcomes in Nigeria from 2005 till 2012. It shows the quantum of monetary policy in Nigeria.

Figure 1: Monetary Policy Outcomes (2005-2012)



This figure shows the evolution of the monetary policy outcomes in Nigeria from 2005 till 2012. It shows the size and trend of the variables, thus depicting the thrust of monetary policy in the recent years.

A look at Table 1 and Figure 1 shows that interest and inflation rates in Nigeria have been on a double-digit value averagely over the period of 2005-2012. In recent years, inflation in Nigeria has been steadily above 10%, except 2007. As well, interest rate has been high, especially prohibitively highest in 2011 and 2012. The real exchange rate against the US dollar soars over the years. In the same vein, the consumer price index (CPI) is not left out in the steady increase. Within the same period, money and quasi money growth has reduced while Domestic credit provided by financial sector (% of GDP) has increased phenomenally. The increase in interest rates, exchange rates, relentless growth in money supply and domestic credit have all accreted, leading to persistent inflation in Nigeria. At this instant, it is crucial to project a workable nominal anchor to keep inflation in check because the present exchange rate pegging seems feckless. Consequently, this study examines inflation targeting as a possible monetary framework for Nigeria. This paper is structured such that Section 2 reviews the literature. Section 3 presents the data and methodology. Sections 4 gives the results. Section 5 gives the conclusion.

LITERATURE REVIEW

Till date, diverse have been the outcome of prior studies on the performance of inflation targeting. The first set of empirical studies finds no significant improvement in the economies between pre- and post-inflation targeting or between the economies of inflation-targeting countries and non- inflation targeting countries (for examples Cecchetti & Ehrmann, 2000; Honda, 2000; Ball & Sheridan, 2005; Berument & Yuksel, 2006). The second set finds meaningful improvement as inflation targeting causes improvement in economic structure and inflationary path (for examples Garcia, 2000; Pétursson, 2004 and so on). Yet, a set of studies, constructing indicators to measure the impact of inflation targeting, evaluates the performance of inflation targeting through disinflation cost and observations of country-specific data (e.g. Pétursson, 2004). Some authors assess the impact of inflation targeting from the perspective of the cost of disinflation (i.e. the ratio of loss in output divided by the fall in inflation). The studies, evaluating the impact of inflation targeting employing the cost of disinflation include Senda & Smith, 2008 Tunali, 2008; Goncalves & Carvalho, 2006 and so on.

All this previous works have shown that the performance of inflation targeting differs across dimensions, countries and over time (Ramos-Francia & Capistran, 2007; Mishkin & Schmidt-Hebbel, 2007). As well, evidence suggests that the credibility of the central bank and the economic structure are factors in the various outcomes of inflation targeting. For instance, Fraga, Goldfajn & Minella's (2003) study demonstrates that inflation targeting is more successful in developed economies compared to emerging market economies in terms of reduced volatility in output, inflation, exchange rate and interest rate. Additional factors shaping the performance of inflation targeting include type of demand or supply shock (Lai & Chang, 2001) and exchange rate (Bleaney, 2000 and Brenner & Sokoler, 2006).

Mthuli Ncube and Eliphaz Ndou (2012), using a Bayesian VAR sign restriction approach, derives the inflation equation to comb for a plausible transmission channel between the inflation rate, real interest rate, exchange rates and real output growth rate. The empirical findings indicate that the real interest rate responds negatively to inflation rate shocks; in the long run the Fisher effect holds. They demonstrate that strict inflation targeting is incompatible with significant output growth. Conversely, a flexible inflation-targeting framework which places importance on real effective exchange rates leads to a significant real output growth. Hajj, Dufrénot, Sugimoto and Wolf's (2013) study examines the monetary policy actions with which Sub-Saharan African central banks have sought to reduce or eliminate the negative consequences of the shocks confronting their economies. Comparing two types of monetary policy regimes: a currency board regime in the CFA zone countries and an inflation targeting policy regime in Ghana and South Africa, they found that both policies are unsuitable for economies exiting from the impacts of negative demand shocks. However, both policies are vital when negative shocks to primary balance arise. Alvaro Angeriz and Philip Arestis (2006), using intervention analysis on structural time series models of ten countries, investigates the empirical aspects of inflation targeting. The outcome shows that if the initial impacts of inflation targeting are taken into consideration, central banks, that have followed this strategy, have been unsuccessful.

Sek (2006) evaluates inflation targeting in three emerging East-Asian economies: Korea, Philippines and Thailand by comparing the changes in the economy between the pre- and post- inflation targeting periods. Applying a bivariate GARCH (1,1) model to study the relationship between inflation and output gap, he detects lower inflation rate in the post-IT period and no significant correlation between inflation and output gap was found. He concludes that inflation targeting has bettered the economies of those countries.

DATA AND METHODOLOGY

Model

After a meticulous review of foregoing studies and refining upon the theoretical postulates explicated above, the two models for this study are expressed as follows:

$$\text{INFLATION} = \alpha_0 + \alpha_1 \text{GROWTH} + \alpha_2 \text{MONEY} + \alpha_3 \text{INTEREST} + \alpha_4 \text{CREDIT} + \alpha_5 \text{EXCHANGE} + \alpha_6 \text{EXPENDITURE} + \alpha_7 \text{OIL} + \alpha_8 \text{TRADE} + \alpha_9 \text{CAPITAL} + \phi \quad (1)$$

$$\text{GROWTH} = \Pi_0 + \Pi_1 \text{INFLATION} + \Pi_2 \text{MONEY} + \Pi_3 \text{INTEREST} + \Pi_4 \text{CREDIT} + \Pi_5 \text{EXCHANGE} + \Pi_6 \text{EXPENDITURE} + \Pi_7 \text{OIL} + \Pi_8 \text{TRADE} + \Pi_9 \text{CAPITAL} + \Omega \quad (2)$$

Where,

INFLATION = Inflation, consumer prices (annual %)

GROWTH = GDP growth (annual %)

MONEY = Money and quasi money growth (annual %)

INTEREST = Real interest rate

CREDIT = Domestic credit provided by financial sector (% of GDP)

EXCHANGE = Real exchange rate

EXPENDITURE = Recurrent government expenditure

OIL = Oil revenue

TRADE = Trade openness

CAPITAL = Gross capital formation

Vector Autoregressive Model

The vector autoregressive model (VAR) is used to analyse the variables' system. Each endogenous variable of the system is a function of the lagged values of the endogenous variables.

The VAR model is as follows:

$$y_t = A_1 y_{t-1} + A_2 y_{t-2} + \dots + A_p y_{t-p} + c + \varepsilon_t \quad (1)$$

Where:

y_t is a vector of n endogenous variables,

x_t is a vector of m exogenous variables,

A_1, A_2, \dots, A_p are matrices of the parameters being estimated

c is the constant term

ε_t is a vector of terms produced by a white noise process with these properties:

$$E[\varepsilon_t] = 0 \quad \forall t$$

$$E[\varepsilon_t \varepsilon'_t] = \begin{cases} \Omega & s = t \\ 0 & s \neq t \end{cases} \quad (2)$$

This shows that the ε 's are serially uncorrelated.

Granger Causality

The Granger (1969) approach is used to investigate how much of the current y is explained by the lagged values of y and if, after adding past values of x we can increase the explanation of the model. Succinctly, we say "x Granger causes y" if the coefficients of the lagged variables of x are statistically significant.

The Granger causality entails the estimation of two regressions like the following:

$$y_t = \alpha_0 + \alpha_1 y_{t-1} + \dots + \alpha_l y_{t-l} + \beta_1 x_{t-1} + \dots + \beta_l x_{t-l} + \varepsilon_t \quad (3)$$

$$x_t = \alpha_0 + \alpha_1 x_{t-1} + \dots + \alpha_l x_{t-l} + \beta_1 y_{t-1} + \dots + \beta_l y_{t-l} + u_t$$

for all the possible values of the series (x, y).

The Granger causality test implies the F Wald test for the joint hypotheses $\beta_1 = \beta_2 = \dots = \beta_l = 0$ for each equation. The hypotheses are expressed as:

H_0 : 'x does not Granger cause y', in one equation, and

H_1 : 'y does not Granger cause x', in the other.

This test statistic can be expressed as:

$$F = \frac{(SQEr - SQEnr)/m}{SQEnr/(n-k)} \quad (4)$$

Where:

m is the number of lagged terms of Y

k is the number of parameters estimated without restrictions,

SQEr is the sum of squared errors in the restraint regression (when H_0 is true) and SQEnr is the sum of squared errors with the unrestricted regression. With m and $n-k$ degrees of freedom, this statistic follows the F-distribution.

Impulse Response Function

Modeled in the framework of a vector autoregression, the impulse response functions are used to describe how the economy responds over time to shocks or exogenous impulses. Succinctly, it is used to describe the reaction of endogenous variables such as inflation, GDP growth, money growth, interest rate, and exchange rate at the time of the shock and over succeeding points in time.

Data Bank

The data covers the year 1980-2012. The values employed in the empirical analysis were mined from the data banks of the World Bank and the Central Bank of Nigeria. They are published on their *sites* www.cenbank.org/documents/data.asp and data.worldbank.org/Indicators. They are Inflation, consumer prices (annual %); GDP growth (annual %); money and quasi money growth (annual %); real interest rate; domestic credit provided by financial sector (% of GDP); real exchange rate; growth rate of recurrent government expenditure, growth rate of oil revenue, growth rate of trade openness and growth rate of capital formation.

RESULTS

Each of the time-series is tested to determine their order of integration, using the KPSS test. Since most of the time series have the same order of integration, we tested and saw they are cointegrated, using Johansen's methodology. Thus, the VAR model is set up in the levels of the data. 2 is the maximum lag length for the variables in the VAR, based on the AIC. The VAR is well-specified; we ensure that no serial correlation exists in the residuals for a reliable result. Straight interpretation of VAR model is very longwinded and can lead to poor conclusions. Instead, this study interprets the Granger causality test and impulse response functions (IRF).

Granger Causality Tests

The Granger (1969) test is employed to test for causality, providing an evaluation of causation from one variable to the other.

From the results in Table 2, the following causalities have been detected:

Causation from MONEY to INFLATION suggesting that the amount of money in the economy determines the quantum of inflation

Causation from the CREDIT to INFLATION suggesting that the amount of credit in the economy determines the quantum of inflation

Causation from the REAL EXCHANGE RATE to INFLATION suggesting that the level of real exchange rate determines the quantum of inflation

Causation from GOVERNMENT RECURRENT EXPENDITURE to INFLATION suggesting that the amount of government recurrent expenditure in the economy determines the quantum of inflation

Causation from INFLATION to ECONOMIC GROWTH suggesting that the amount of inflation in the economy determines the quantum of inflation

Causation from REAL EXCHANGE RATE to ECONOMIC GROWTH suggesting that the level of real exchange rate determines the quantum of inflation

Causation from GROSS CAPITAL FORMATION to ECONOMIC GROWTH suggesting that the amount of gross capital formation in the economy determines the quantum of inflation

The causation from REAL EXCHANGE RATE to ECONOMIC GROWTH is stronger than the causation from INFLATION to ECONOMIC GROWTH suggesting that exchange rate determines economic growth in Nigeria more than inflation. Thus, inflation targeting will be less preferable to exchange rate targeting in Nigeria as a policy alternative.

Table 2: Granger Causality Wald Tests

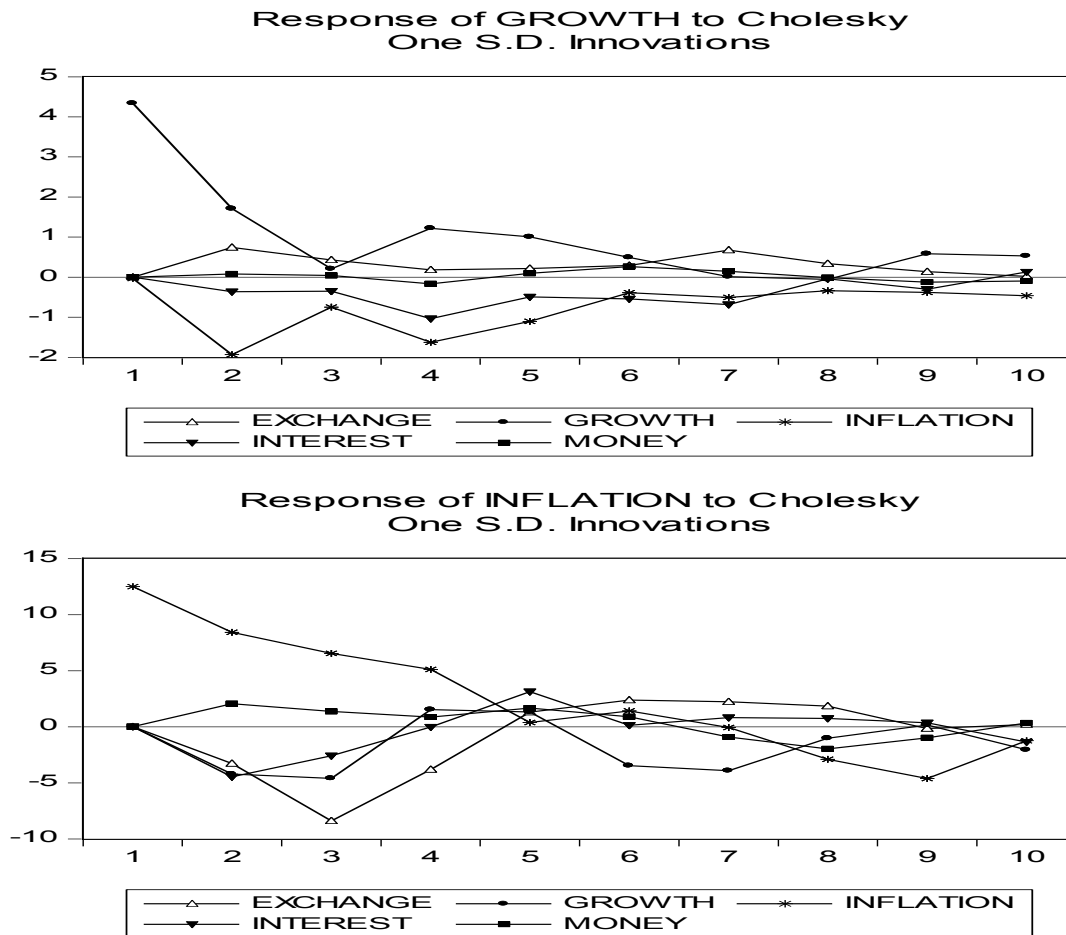
	Excluded	chi2	df	Prob > chi2
INFLATION	GROWTH	4.0522	2	0.132
	MONEY	12.616	2	0.002
	INTEREST RATE	0.1428	2	0.931
	CREDIT	15.764	2	0.000
	EXCHANGE RATE	17.019	2	0.000
	EXPENDITURE	7.0143	2	0.030
	OIL REVENUE	0.3385	2	0.844
	TRADE	1.3036	2	0.521
	CAPITAL	1.3453	2	0.510
	ALL	91.822	18	0.000
	GROWTH	INFLATION	5.8941	2
MONEY		3.5632	2	0.168
INTEREST RATE		2.154	2	0.341
CREDIT		3.7545	2	0.153
EXCHANGE RATE		6.7108	2	0.035
EXPENDITURE		1.1108	2	0.574
OIL REVENUE		1.2338	2	0.540
TRADE		3.5495	2	0.617
CAPITAL		.96677	2	0.020
All		32.301	18	0.020

*This table suggests that exchange rate determines economic growth in Nigeria more than inflation does. Thus, inflation targeting will be less preferable to exchange rate targeting in Nigeria as a policy alternative. *** and ** denote rejection of the exclusion at the 1 and 5 per cent level.*

The graph on the top shows that Economic Growth responds positively to innovations (i) in its own impulses over the 10 years period and (ii) in real exchange rate over the 10 years period. It responds negatively to innovations (i) in inflation over the 10 years and (ii) in real interest rate over the 10 years. The figure shows that the intensity of economic growth reaction is greater for exchange rate, interest and inflation, than for money and the reaction stays steady and durable. The second graph shows that inflation responds positively to innovations (i) in its own impulses over the first 7 years period and (ii) in money over the first 6.5 years. It responds negatively to innovations (i) in the interest rate over the first 4 years, (ii) in economic growth over the first 3.5 years, and (iii) in the exchange rate over the 5 years. The figure shows that the intensity of inflation reaction is greater for exchange rate and interest, than for money and economic growth and the reaction stays steady and durable. Summarily, the impulse response function shows that inflation is highly sensitive to exchange rate and interest rate while economic growth is highly sensitive to exchange rate and inflation.

Impulse Response Functions

Figure 2: Impulse Response Functions



This figure shows the impulse response functions (IRF) to appreciate the reaction of the inflation and the economy at large to an innovation or impulse of one standard error in its own and in the other monetary aggregates. Only the response of INFLATION and GROWTH to impulses of 1 standard deviation (sd) are included so as to prevent this paper from becoming too large.

CONCLUDING COMMENTS

The paper has examined inflation targeting as a possible monetary framework for Nigeria. Particularly, the paper has focused on the relative causality and responses between economic growth, inflation, exchange rate, interest rate, money and credit. The empirical methodology uses Granger causality and impulse response functions. As to the empirical results of the paper, we have evidence that inflation is highly sensitive to exchange rate and interest rate while economic growth is highly sensitive to exchange rate and inflation in Nigeria. Further, the causation from real exchange rate to economic growth is stronger than the causation from inflation to economic growth, meaning exchange rate determines economic growth in Nigeria more than inflation does. Therefore, inflation targeting will be less preferable to exchange rate targeting in Nigeria as a policy alternative. This unexpected finding has important implications for monetary policy conduct in Nigeria.

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BIOGRAPHY

Ikechukwu Kelikume is currently the head of Department of Accounting, Economics and Finance at the Lagos Business School. He leads sessions in microeconomic and macroeconomic environment of business, strategy and microeconomics of competitiveness at Lagos Business School. Ike undertakes research and consults in areas which include macroeconomic modeling, financial and monetary economics, industrial economics, agribusiness and the oil and gas sector. In addition, Ike also engages in consulting activities. His consulting activities have included assignments for the World Bank, the Nigerian Economic Summit Group, Oando Nigeria Plc, South Atlantic Petroleum Ltd and Total Nigeria Plc. He can be reached at Lagos Business School, 2 Ahmed Onibudo Street, P. O. Box 73688, Lagos, Victoria Island 73688, Nigeria,

Olaniyi Evans is currently a research associate at the Lagos Business School. Evans engages in research, GAMS programming, Dynare programming, DSGE modeling and CGE modeling. He can be reached at Lagos Business School, 2 Ahmed Onibudo Street, P. O. Box 73688, Lagos, Victoria Island 73688, Nigeria,.

AMBIVALENCE AND INTERACTION IN E-LEARNING: A CANADIAN STUDY

Anamitra Shome, Brock University
Huzaiifa Faizan, Brock University

ABSTRACT

This study explored student attitudes towards online learning in the context of an advanced cost accounting course being taught online at a mid-sized Canadian university in an asynchronous online environment. We hypothesized that students enrolled in an online course on advanced cost accounting would exhibit well-defined attitudes (either positive or negative) towards the course and that students enrolled in an online course on advanced cost accounting encouraging online interaction would exhibit well-defined positive attitudes towards the course. Students enrolled in the course were given a voluntary and anonymous survey that comprised of questions relating to the course evaluation, student satisfaction with the course, student attitudes towards the online learning experience, and student opinions regarding opportunities for student-instructor interaction. The results from the 73 respondents were somewhat paradoxical—on the one hand, there seemed to be significant positive (well-defined) attitudes towards the course, while on the other hand, students appeared to perceive no difference between OL and TCL. The results indicate that although students found the course to be satisfying, they are basically ambivalent about traditional classroom learning versus online learning. This finding has implications for the continued push towards e-learning.

JEL: M490

KEYWORDS: Online Learning, Traditional Classroom Learning, Student Attitudes, Advanced Cost Accounting, Asynchronous Online Environment, Accounting Education, Online Accounting Education, Student-Instructor Interaction.

INTRODUCTION

The push towards online courses in universities across the world is a strategic attempt to create a market niche in distance education. In the face of increasingly intense competition from "virtual" universities, this is being accomplished by investing in information and communication technologies (ICT) in order to provide opportunities for online learning (Curtis and Lawson, 2001). Several advantages in employing ICT for course delivery are perceived, including opportunities for lowering costs, improving access, and improving the quality of educational outcomes (Kitto and Higgins, 2003). Despite the increased push towards e-learning, do students perceive online courses to be more beneficial than face-to-face ones? Do they perceive them to be less beneficial than F2F ones? Do they even have an opinion? The evidence is still inconclusive. For instance, Siew (2003) found that most students prefer traditional modes of instruction consisting of lectures and tutorials once the novelty of computer-assisted learning wears off. Power and Gould-Morven (2011) noted that despite the fact that online learning (OL) is becoming widely accessible and is often viewed as cutting-edge, it is frequently associated with high rates of student dissatisfaction, isolation, withdrawal, and attrition. They also observe that administrators typically support OL, yet they often seem unable or unwilling to allocate the necessary financial, human, and technological resources to produce high-quality course materials to carry out efficient course delivery, concluding that OL is unlikely to become mainstream or a first choice in education without a major redirection.

Motivated by the objective of exploring student attitudes towards online learning in the context of advanced cost accounting, we conducted a study at a mid-sized Canadian university where students took the course

online. Our results indicate that student performance was reasonably high, and students demonstrated that they had positive reviews toward the course. Additionally, they appear to perceive that the course offered them many opportunities for interaction with the instructor. Despite this, we find that students held an ambivalent attitude towards the online experience. We find this result to be cause for thought, considering the strong push towards online learning in universities around the world and Canadian universities in particular.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

There is an extensive body of literature on distance learning that focuses on the advantages and disadvantages of distance learning using ICT-enabled modes of delivery. The benefits for learners include increased understanding, closer engagement with content, learner motivation, collaboration, skills development, increased learning and greater efficiency. Disadvantages include technical problems, learner isolation, and lack of learner motivation, readiness, and contact with the instructor (Coomey and Stephenson, 2001). Student attitudes towards online learning are considered to be an important factor affecting student performance (Ku and Lohr, 2003). There is a significant body of research on student attitudes towards the use of instructional technology as well as online learning. Using measures of learning and student cognitive styles, Federico (2000) found that students with assimilating and accommodating learning styles demonstrated significantly more agreeable attitudes towards varied aspects of network-based instruction than students with converging and diverging learning styles. Ku and Lohr (2003) studied a group of Chinese students enrolled in an online course on instructional design at an American university to ascertain their attitudes towards their online learning experience, and compare them with their attitudes towards a traditional learning environment. The researchers found that although the Chinese students were not very different from their American peers in terms of their attitudes towards the course, they were ambivalent about the online learning experience.

Sanders and Morrison-Shetlar (2001) investigated the attitude of undergraduate students taking a general biology course online at a midsized rural university. They found that the online experience had a highly positive effect on student learning as well as students' problem-solving and critical-thinking skills. Females demonstrated significantly more positive attitudes towards the online experience than males, and accessed the online material more often than males. The researchers did not find any relationship between student attitudes and learning styles. Steele et al. (2002) explored the relationship between learning preferences, attitudes towards computers, and student evaluation of a computer-assisted instructional (CAI) program in the context of a required course in surgery at a teaching hospital. They did not find any relationship between learning preferences, attitudes towards computers, and the evaluation of the CAI program. In contrast to Steele et al. (2002), Drennan et al. (2005) found that student satisfaction is influenced by positive perceptions towards technology and an autonomous learning mode. Their results also suggested that those students who were willing to try new approaches and take risks were more likely to view the technology positively and perceive higher usefulness. Tynan and Colbran (2006) observed similar results in a study on podcasting involving 1,244 law students. They found that the vast majority of the students perceived podcasting (particularly lectures and to a lesser extent tutorials) as having great value and even leading to an alteration in study habits.

Arguing that individual attitudes towards e-learning are important for predicting and improving e-learning usage, Liaw et al. (2007) investigated the attitudes of both learners as well as instructors towards e-learning. Levy (2007) observed that students' satisfaction with e-learning is a key indicator in their decision to drop out from e-learning courses. Dropout students (non-completers) indicated experiencing significantly lower satisfaction with e-learning than students who successfully completed the same e-learning courses. Academic locus of control did not have any impact on students' decision to drop out from e-learning courses. Conole et al. (2008) carried out a series of in-depth case studies using an online survey, audio logs and interviews to investigate two questions: How do learners engage with and experience e-learning; and

how does e-learning relate to and contribute to the entire learning experience. They found that students are immersed in a rich, technology-enhanced learning environment that they select, appropriating technologies to their own personal learning needs. Tang and Austin (2009) suggest that instructors using ICT to deliver courses may benefit from using a mix of different technologies tailored to students' learning needs as well as their attitudes towards different instructional technologies. The findings reported above seem to indicate that the evidence for student attitudes towards and student preferences for online instruction is mixed. While the more recent studies, notably Drennan et al. (2005), Tynan and Colbran (2006), and Tang and Austin (2009) find a positive association between student attitudes towards online or ICT-enabled learning and student performance, older studies, notably Steele et al. (2002), and Ku and Lohr (2003) do not find any such association. This could be a function of the fact that with the passage of time, students' increasing use of ICT has served to foster well-defined attitudes towards it. This paper attempts to provide further evidence on student attitudes towards online learning in the context of an online course on advanced cost accounting taken by Accounting majors at a mid-sized Canadian university. Based on the more recent studies referred to above, we hypothesize that these students will exhibit well-defined attitudes towards online learning:

H1: Students enrolled in an online course on advanced cost accounting will exhibit well-defined attitudes (either positive or negative) towards the course.

The role of interaction in online learning has been widely investigated. Curtis and Lawson (2001) studied students' textual interactions in an OL environment. Although they did find substantial evidence of collaboration, they also found differences between conventional face-to-face instances of collaborative learning and what occurs in an asynchronous, networked environment. Siew (2003) investigated the use of an online assessment tool that provided interactive feedback to students learning linear algebra. The success of the tool was measured in terms of improved pass rate and students' satisfaction in the flexible learning opportunities that the tool offered. Students found the tool to be of significant benefit in succeeding in the course. Dönmez et al. (2010) carried out a study on what motivates learners to succeed in online learning environments. They introduced learner-environment interaction using two different approaches: the reporting capabilities of a learning management system, and a web-based innovative coding environment called hasLOGO. They found that the interaction had beneficial effects.

Lobry de Bruyn (2004) assessed the use of asynchronous computer-mediated communication and the degree of convergence and level of social presence as indicators of developing highly responsive and interactive learning environments in the context of an inquiry-based learning activity, using a case study approach with problem solving and self-directed research. She found that threaded asynchronous online discussions were beneficial to students. Kitto and Higgins (2003) examined how online educational software programs rearticulate student/lecturer relations by using the capabilities of a learning management system to track students' activities online as well as the pages "hit" by students. They find that these capabilities offer instructors the ability to monitor student performance from a distance, thus influencing student performance. Picciano (2002) studied student performance in an online course in relationship to student interaction and sense of presence in the course. He found that the relationship of actual measures of interaction and performance is mixed and inconsistent depending upon the measures employed. In keeping with Moore (2001), who asserted that it is pointless for instructors to use an interactive medium if they do not structure and encourage interaction, we incorporated several ways that students enrolled in the course could engage with the instructor and the teaching assistants as well as with each other. In addition, we strongly encouraged interaction by responding to student queries and comments within 24 hours at the latest (in practice, response time was far shorter). By providing these opportunities for interaction, we hypothesized that students would perceive the online learning experience to be positive and beneficial. This may be stated in terms of the following hypothesis:

H2: Students enrolled in an online course on advanced cost accounting encouraging online interaction will exhibit well-defined positive attitudes towards the course.

METHODOLOGY

Participants

Accounting majors who were enrolled in an online course on advanced cost accounting at a mid-sized Canadian university were asked to respond to a survey asking them for their perceptions of the course.

Instrument

The survey was voluntary and anonymous, and was comprised of two sections. The first section contained ten standard university-prescribed questions relating to course evaluation. One of the most important questions on the survey from the point of view of the university is question 9: overall evaluation of the course, on a scale of 1 = poor to 5 = excellent. This is taken as an indicator of student satisfaction with the course. The second section of the survey contained eleven questions designed to ascertain student satisfaction with the course, student attitudes towards the online learning experience, and student opinions regarding the suitability of the online approach for this particular course.

Course Design

The course itself was designed to be primarily asynchronous, with students not being required to go online at any specific time. Course content was divided into weekly lessons that were released to the students each week according to dates specified in the course outline. Each lesson came with a clear set of instructions that specified the learning objectives of the lesson, the multimedia material associated with the lesson (mainly “concepts” videos in which the instructor explained the concepts relating to the lesson; as well as “walkthrough” videos in which the instructor “walked” the students through the solutions to specific problems and cases from the chapter without actually), as well as the quizzes associated with the lesson. Quizzes were of two types: practice quizzes without any time restrictions that the students could take multiple times and get instant automated feedback on each time; and online knowledge assessment exercises (OKAEs) that were available only for a 24-hour period and could be taken a maximum of two times. No feedback was available for the OKAEs. The midterm and final examinations were held on campus. Students had numerous avenues open to them for interaction with the instructor as well as the support team of teaching assistants. Most of the interaction with the instructor and his support team took place through the online channels provided.

RESULTS

We categorized the statements that the students were responding under three main categories: overall satisfaction with the course; perceived performance in relation to traditional versus online learning, and perceptions regarding student-instructor interaction. Descriptive statistics regarding these variables are presented in Table 1.

Hypothesis 1 posits that students enrolled in an online course on advanced cost accounting will exhibit well-defined attitudes (either positive or negative) towards the course. The hypothesis relates primarily to the first and second categories of questions: satisfaction with the course and perceived performance. We tested this hypothesis using one-sample t-tests for each of the nine variables relating to the hypothesis. The results of the t-tests are presented in Table 2.

Table 1: Descriptive Statistics

Overall satisfaction with the course						
Variable name	Statement	N	Mean	SD	Skewness	Kurtosis
overeval	Overall evaluation of the course	73	3.425	1.178	-0.575	-0.912
achdgoal	I achieved all of the goals I wanted to achieve on this course.	72	3.444	1.509	-0.396	-1.134
Perceived performance in relation to traditional vs online learning						
Variable name	Statement	N	Mean	SD	Skewness	Kurtosis
corsform	The format of the course (traditional classroom versus online) would have made no difference to my overall grade on the course.	72	2.500	1.289	0.284	-0.653
perfbetr	I found that the online lectures helped me perform better on the course than I would have done in a traditional face-to-face classroom setting.	72	2.750	1.536	0.219	-1.259
notaswel	I would not have performed as well as I did on this course had it been offered in a traditional classroom setting.	71	2.859	1.323	0.076	-0.656
somebetr	I would have performed somewhat better on this course had it been offered in a traditional classroom setting.	72	3.111	1.295	-0.052	-0.546
muchbetr	I would have performed much better on this course had it been offered in a traditional classroom setting.	71	2.859	1.323	0.076	-0.656
tradgoals	I would have achieved all my goals had this course been offered in a traditional classroom setting.	71	2.803	1.316	0.105	-0.640
failgoal	If I failed to achieve all my goals, it was primarily because this course was offered online.	71	2.324	1.584	0.688	-1.057
Perception regarding student-instructor interaction						
Variable name	Statement	N	Mean	SD	Skewness	Kurtosis
dintmiss	I did not miss the classroom interaction with the professor because of the many ways I could reach him.	72	2.890	1.570	0.099	-1.360
diddmiss	I missed the classroom interaction with the professor.	72	3.580	1.590	-0.578	-1.176
openways	There were several avenues open to me to interact with the professor.	70	4.310	1.123	-1.413	1.098

In terms of satisfaction with the course, *overeval* (overall evaluation of the course) the mean score is 3.425 (on a scale of 1 = poor to 5 = excellent). The t-statistic for this variable is 3.081 ($p < 0.05$), indicating that students experienced strong overall satisfaction with the course. This finding provides support for hypothesis 1, which posits that students will have clearly defined attitudes about the course. The second variable relating to satisfaction with the course (*achdgoal*) concerns the achievement of students' goals for the course. The mean score for this variable is 3.444, while the t-statistic is 2.498 ($p < .05$). This result indicates a significant level of agreement with the statement, thus providing strong support for hypothesis 1. Our second category of variables addressed students' perceptions of performance as a function of the format of the course, traditional face-to-face versus online instruction. This is the largest category, comprising of seven variables. The first variable, *corsform* seeks to capture students' overall attitudes towards online learning as opposed to classroom learning. The mean score for this variable is 2.500, and the t-value is -3.291 ($p < 0.05$). The results for this variable indicate strong support to hypothesis 1 which posits that students will hold clearly-defined attitudes towards online learning. The second variable in this category is *perfbetr*. The mean score for this variable is 2.750, and the t-value is -1.381 ($p > 0.15$). The results for this variable indicate that students do not agree with the statement on the whole, demonstrating a negative attitude towards online learning. However, the results are not strong enough to be supportive of the hypothesis that students hold clearly-defined views on e-learning. The third variable in this category is *notaswel*. The mean score for this variable is 2.859 and the t-value is -0.897 ($p > .20$). The results indicate that students on average disagree with the statement, yet the disagreement is not strong enough to provide support for hypothesis 1.

Table 2: Results of Hypothesis Testing

Overall satisfaction with the course					
Variable name	Statement	N	Mean	t-value	Sig. (2-tailed)
overeval	Overall evaluation of the course	73	3.425	3.081	0.003
achdgoal	I achieved all of the goals I wanted to achieve on this course.	72	3.444	2.498	0.015
Perceived performance in relation to traditional vs online learning					
Variable name	Statement	N	Mean	t-value	Sig. (2-tailed)
corsform	The format of the course (traditional classroom versus online) would have made no difference to my overall grade on the course.	72	2.500	-3.291	0.002
perfbetr	I found that the online lectures helped me perform better on the course than I would have done in a traditional face-to-face classroom setting.	72	2.750	-1.381	0.172
notaswel	I would not have performed as well as I did on this course had it been offered in a traditional classroom setting.	71	2.859	-0.897	0.373
somebetr	I would have performed somewhat better on this course had it been offered in a traditional classroom setting.	72	3.111	0.728	0.469
muchbetr	I would have performed much better on this course had it been offered in a traditional classroom setting.	71	2.859	-0.897	0.373
tradgoals	I would have achieved all my goals had this course been offered in a traditional classroom setting.	71	2.803	-1.262	0.211
failgoal	If I failed to achieve all my goals, it was primarily because this course was offered online.	71	2.324	-3.597	0.001
Perception regarding student-instructor interaction					
Variable name	Statement	N	Mean	t-value	Sig. (2-tailed)
dintmiss	I did not miss the classroom interaction with the professor because of the many ways I could reach him.	72	2.890	-0.600	0.550
diddmiss	I missed the classroom interaction with the professor.	72	3.580	3.113	0.003
openways	There were several avenues open to me to interact with the professor.	70	4.310	9.788	0.000

The fourth variable under this category is *somebetr*. The mean score for this variable is 3.111, the t-value is 0.728 ($p > .20$). The results indicate students' lukewarm acceptance of this statement, but do not provide strong support for hypothesis 1. The fifth variable under this category is *muchbetr*. The mean score for this variable is 2.859, the t-value is -0.897 ($p > .20$). The results indicate students' lukewarm disagreement with this statement, but do not provide strong support for hypothesis 1. The sixth variable under this category is *tradgoals*. The mean score for this variable is 2.803, the t-value is -1.262 ($p > .20$). As in the case of the preceding variable, the results indicate students' lukewarm disagreement with this statement, but do not provide strong support for hypothesis 1. The final variable in this category is *failgoal*. The mean score for this variable is 2.324, the t-value is -3.597 ($p < .05$). This result indicates that student strongly disagree with the statement, indicating a well-defined positive attitude towards the course. The results provide strong support for hypothesis 1.

Hypothesis 2 posits that students enrolled in an online course on advanced cost accounting encouraging online interaction will exhibit well-defined positive attitudes towards the course. The three variables that address this hypothesis are *dintmiss* (I did not miss the classroom interaction with the professor because of the many ways I could reach him), *diddmiss* (I missed the classroom interaction with the professor) and *openways* (there were several avenues open to me to interact with the professor). The mean score for *dintmiss* is 2.890 and the t-value is -0.600 ($p < .50$). This variable seeks to capture whether students perceived that the course offered several avenues for interaction with the instructor. Results show that students on average neither agree or disagree with the statement, indicating a certain ambivalence about

this aspect of the course. The next variable in this category, *diddmiss* (I missed the classroom interaction with the professor) again seeks to ascertain whether students perceived that the course offered several avenues for interaction with the instructor. Interestingly enough, although this variable is basically the same as *dintmiss* (albeit worded differently with reference to available options) the mean score for this variable is 3.580 and the t-value is 3.113 ($p > .05$). The results indicate that on average, students disagree significantly with the statement, thus demonstrating that they thought the interaction offered to them through the online course was adequate. This result is paradoxical in view of the results for *dintmiss*. The third variable in this category, *openways* (there were several avenues open to me to interact with the professor) again seeks to capture students' perceptions of the interaction component of the course. The mean score for this variable is 4.310 and the t-value is 9.788 ($p > .05$). This result strongly indicates that students perceived that there were many opportunities available to interact with the instructor. Although inconsistent with the results for *dintmiss*, the result is consistent with that for *diddmiss*. Although the results of this hypothesis are paradoxical in context, there is support in relation to the hypothesis itself.

CONCLUDING COMMENTS

This paper reports on a study conducted with students at a mid-sized Canadian university who were taking a course on advanced cost accounting that was being offered for the first time in an online format. The results do provide some support for the hypothesis that students have well-defined attitudes towards online learning. Students rated the course highly, indicating a positive attitude towards OL. In addition, they indicated significant disagreement with the statement that they failed to achieve their goals because the course was offered online. Taken together, these results indicate that students perceived the course positively, in turn indicating a positive attitude towards OL. However, the results relating to the other variables tested indicate a lack of support for hypothesis 1. The results are somewhat paradoxical—on the one hand, there seem to be significant positive attitudes towards the course, while on the other hand, students appear to perceive no difference between OL and TCL. The results indicate, therefore, that although students found the course to be satisfying, they are ambivalent about traditional classroom learning versus online learning.

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VALUE OF NOT-FOR-PROFIT SECTOR IN AUSTRALIA: A NOTHERN TERRITORY PERSPECTIVE

Abhishek Shukla, Charles Darwin University

ABSTRACT

Not-for-Profit-Sector in Australia has emerged as a large and diverse sector covering activities and services including health, social services, education, arts, sports, human rights and culture. Despite its significance, it is hard to get an accurate snapshot of the contribution of this sector. It has escaped detailed academic scrutiny in the past few decades since its emergence. Traditional economic measures often don't capture some of the most important work undertaken by this sector and hence are found inadequate. This paper attempts to identify key value indicators of the Not-for-Profit-Sector in an attempt to evaluate the economic and non-economic contribution from a Northern Territory perspective. Employing impact mapping and analysing data from detailed focus group discussions with industry leaders and top managers, this paper identifies immediate, short term and long term impacts of activities of Not-for-Profit-Sector. In this process, several unintended measures were also identified which have, in the past, been ignored by earlier studies.

JEL: I3

KEYWORDS: Not-For-Profit, Impact Mapping, Contribution, Australia, Indigenous

INTRODUCTION

This paper assesses the contribution of the Not for profit sector (NFPS) in the Northern Territory, Australia. NFPS is generally addressed by many different names such as “third sector”, “voluntary sector” and “social economy”. It is very diverse and boundaries defining the sector are fuzzy. They deliver services to their members, clients or to the community through operations in multiple fields, for example in welfare, education, sports, arts, culture and emergency services, building or maintaining community endowments such as biodiversity, cultural heritage and artistic creations, advocacy and/or political activities. Also, they are envisaged as organizations promoting redistribution, reciprocity and/or cooperative spirit.

This research paper aims to comprehensively measure the contribution of NFPS to the Northern Territory, Australia. More specifically, it determines appropriate measures to evaluate the sector's contribution to the Northern Territory. In order to conduct a thorough evaluation of NFPS, this project has been organized into three stages. They are as follows:

Stage I – Identification of variables to appropriately measure NFPS in the Northern Territory.

Stage II – Capturing value of NFPS.

Stage III – Impact assessment of NFPS in the Northern Territory.

This paper focuses on Stage I. It is therefore necessary to adopt a broad definition of NFPS as those comprising the following features:

Practice non-distribution of profits to members of the organization

A formal governance structure independent from government

Have an autonomy in decision-making and

primarily work through voluntary participation by members (Salamon and Anheier 1997; ABS 2012).

In addition to identification of variables to measure the contribution of NFPS to the Northern Territory, this paper also contributes to the development of a questionnaire to help determine economic and social value of the sector's contribution to the Northern Territory as required by latter stages.

LITERATURE REVIEW

Measuring the contribution of NFPS holistically has several challenges. These include:

- difficulty of measuring intangible contributions
- producing comparable results
- possibility that measurement may encourage organisations to focus on activities which are easier to measure rather than those which deliver the greatest social benefit and lastly
- expense of undertaking measurement.

To fully assess the contribution of the sector, measures should include economic, social, cultural and environmental costs and benefits accruing at the individual, group or broader community level.

These challenges emphasise the importance of developing a commonly agreed framework which:

- can be used, or adapted for use, by any organisation within the NFPS (including those that lack the resources to undertake comprehensive measurement or evaluation)
- is sufficiently rigorous to enable meaningful comparisons to be made between not only organisations within the sector, but also with organisations in other sectors.
- recognises that not all contributions may be quantifiable.

In responding to these challenges, a framework was needed that is flexible enough to acknowledge the diverse activities, organisational forms and unique contributions made by not for profit organizations. This research used Impact Mapping (IM) to determine the contribution (value) of NFPS in the Northern Territory. IM is a strategic planning technique which provides a logical structure through which the operational decisions of not for profit organizations can be traced to their outcomes. Input and output measures generally provide insights into activities which when aggregated provide scale and scope of the sector. Explicitly identifying links between the resources used by the sector, activities undertaken and the subsequent results of those activities (impact) would provide a reliable framework for measuring contribution of the not for profit sector.

METHODOLOGY

Interest in measuring the contribution of the not-for-profit sector has been prompted by the sector's increased share in economic activity and increasing appreciation of the social benefits it delivers. At the same time there is an increasing demand by Not for Profit Sector to measure its contribution in order to improve organisational performance and demonstrate the merit of their activities to philanthropic and government funders.

In 2005, Northern Territory Council of Social Service produced (NTCOSS) a series of fact sheets which described the sector in such ways as employment and volunteer numbers and compared the sector to other industries. These facts sheets were updated in 2011. While this information has been useful, it doesn't take the next step in researching the social and economic impact of the NGO sector in the NT.

Two focus groups were conducted to identify a comprehensive set of measures for conducting valuation of input, activities and output as per the impact mapping framework. Organisations were selected to attend the focus group sessions from an NGO list supplied by NTCOSS to CDU. Participants were from a board range

of organisations including AOD, disability, housing, legal and child and family sector. Large, medium and small organisations were also included along with indigenous and mainstream organisations and other peak bodies. While we were only able to run focus groups in Darwin, organisations with a reach across the NT were included.

A total of 21 managers and CEO's from various not for profit sector in the Northern Territory participated over two different sessions. These focus groups provided collective ideas for the improvement of existing measures and also helped in identifying missing variables. In addition, focus groups also provided insights into the not for profit sectors through in-depth conversations with relevant participants.

Impact Mapping of Not For Profit Sector

The aim of this stage of project is to identify a comprehensive set of measures for conducting valuation of NFPS. There were four distinct levels at which analysis for measuring contribution of NFPS was done as per Impact Mapping. They are:

Objectives-The first step of Impact Mapping is to determine primary and secondary objectives of an organization. This includes analysis of the vision and mission of the organization and determination of its key goals in service delivery.

Inputs-Information was sought on the processes by which activities are delivered and the types of resources used. Input based measures are a necessary initial step in the evaluation of contribution of the not for profit organizations in the sector.

Outputs-Outputs are defined as the intended results of not for profit activities. In the context of this study, outputs try to capture the full benefits to the recipient over and above the market evaluation. They may relate to behaviour, skills, knowledge, attitudes, values, condition, or other attributes as well (United Way of America, 1996, p. 2).

Impacts-Assessing impacts is the most important level in terms of measuring contribution. It encompasses the causal relationship between objectives, inputs and outputs. A proper assessment of impacts include determination of immediate, short term and long term consequences of investing inputs to generate outputs as per the objectives of the organization.

RESULTS

Each of the above levels was discussed at length at two focus groups. Results and their analysis are discussed below:

Objectives: After two focus group meetings, the following were identified as objectives of the Not for Profit Sector in the Northern Territory:

- Advocacy
- Policy Development / Monitoring
- Direct Services
- Education and Awareness
- Community Development
- Early Intervention / Prevention
- Sector Development

There was a consensus at the focus group that all identified objectives are important and should be accounted for when measuring the value of the NFPS. However, not all objectives were considered primary

for each organization. Hence two further tests were done to identify most important objective (categorical analysis) and to order identified objectives in terms of priority for NFPS (rank analysis).

Categorical Analysis

In addition to listing objectives, respondents were asked to split the above objectives into Primary, Secondary or Unrelated categories based on their individual organizations. This was done to get an understanding of the importance of each identified objective. Findings are plotted in the table 1.

Table 1: Categorical Analysis of Objectives

Objectives	Respondents							
	A	B	C	D	E	F	G	H
Advocacy	S	P	P	P	S	S	S	P
Policy Development/ Monitoring	S	P	P	S	S	S	S	P
Direct Services	P	P	Unrelated	P	P	P	P	Unrelated
Education and Awareness	S	P	S	P	P	P	P	S
Community Development	P	S	S	S	S	P	P	S
Early Intervention/Prevention	P	S	Unrelated	P	S	P	P	Unrelated
Sector Development	S	S	S	S	S	Unrelated	P	S

Legend: A-H: Respondents P: Primary Objective S: Secondary Objectives

Table 1 suggests that Direct Services and Education & Awareness were the two most important objectives. They were followed by Early Intervention/Prevention and Advocacy. Sector Development was the least prioritized objective by the two focus groups.

Rank Analysis

A confirmatory rank analysis was undertaken to identify the order of objectives based on their importance to the organization. Respondents were also asked to rank listed objectives based on their importance. Results are shown in Table 2.

Results were confirmed with Direct Services ranking at the top of list of objectives. Direct service delivery either to people outside the organisation (such as “social support for children, parents and wider community” or “emergency services”) or to members (this may include the “opportunity to participate in worship” through a religious organisation or the “benefits of providing education sessions” to train employees) was the primary objective of most organizations in the NFPS.

It is not surprising to note that sector development was the least favoured objective. Most organizations were more focussed on direct services with clients and saw sector development (including their own internal development) as a secondary objective.

Table 2: Rank Analysis of Objectives

Objectives	Respondents								Rank
	A	B	C	D	E	F	G	H	
Advocacy	5	2	2	4	3	5	6	2	4
Policy Development/ Monitoring	6	4	1	5	7	6	7	1	6
Direct Services	1	1	M	1	1	1	1	M	1
Education and Awareness	4	3	3	3	2	3	2	3	2
Community Development	3	6	4	6	4	4	3	5	5
Early Intervention/Prevention	2	5	M	2	5	2	4	M	3
Sector Development	7	7	5	7	6	7	5	4	7

Legend: M: Missing Information

Inputs: After two focus group meetings, the following were identified as key inputs (resources) of the Not for Profit Sector in the Northern Territory:

- Volunteers
- Government funding
- Independent funding/non-government funding
- Sales
- Donations
- Staff
- Assets & Equipment
- Intangible resources
- Networking (Informal)
- Partnership (Formal)
- Taxation Benefits

After agreeing upon the above input categories, respondents were asked to rank them on a Likert scale from 1 to 5 (1 = Most Important; 3 = Neutral; 5 = Not Important). Results are shown in Table 3.

Government Funding and Staff were identified as the two most important resources for Not for Profit Sector in the Northern Territory. Intangible resources (standard deviation: 0.535) came in next followed by informal networking.

Standard measures of input (resources) like Sales, Assets and Equipment and Independent Funding were a lot lower in rank. This confirmed a widely held view that NFPS is different in its resource base to other sectors of the economy and relies very heavily on Government and people who work for them.

Besides the inputs listed in Table 3, sector and corporate knowledge was one extra input suggested post focus group discussions. It doesn't appear as an individual item in Table 3 as it is possibly included within the input "Staff". However it is important to explicitly measure tacit or implicit knowledge within organizations combined with experience of staff members with respect to the pace of change of the sector. Hence sector knowledge is believed to be a crucial input variable in the evaluation of NFPS.

In the determination of the contributions of NFPS, all of the above inputs need to be assessed.

*Outputs-*After two focus group meetings, the following were identified as key outputs of the Not for Profit Sector in the Northern Territory:

- Counselling/ Mediation
- Case Management
- Training and Professional Development

Community Development/Capacity Building
 Accommodation
 Collaboration
 Advocacy
 Funding Administration
 Policy Development
 Governance

Table 3: Rank Analysis of Inputs

Inputs	n	Mean	Std. Dev.
Volunteers	8	2	1.31
Government Funding	8	1	0
Independent Funding/non-government Funding	8	2.63	1.19
Sales	8	2.75	1.58
Donations	8	3.50	1.07
Staff	8	1	0
Assets and Equipment	8	2.13	0.84
Intangible resources	8	1.50	0.54
Networking (Informal)	8	1.75	0.71
Partnership (Formal)	8	2.25	0.89
Taxation Benefits	8	2.00	1.31

The above outputs were agreed upon unanimously and no further analysis was required for identified outputs. Researchers felt that all of the identified outputs are equally important in the determination of the value of NFPS and hence ranking was not required.

Impacts-After two focus group meetings, the following were identified as key impacts of the Not for Profit Sector in the Northern Territory. Impacts were classified into the following two broad categories:

Internal impacts – It refers to the combined effect of objectives, inputs and outputs on the organization itself. Most organizations evolve over a period of time and they adapt their internal offerings, work processes and service delivery through interplay of three levels of impact mapping. It's important to take this into consideration when we are determining the value of NFPS as a whole.

External impacts- It refers to the influence of objectives, inputs and outputs on the environment in which the organization operates. As organizations evolve, they impact on their working environment, both positively and negatively through what they are trying to achieve. This is an important determinant in evaluating value of NFPS.

In addition to these two categories, impacts as reported by participants of the two focus groups were split into three time periods, namely – Immediate, Short Term (less than 12 months) and Long Term (more than 12 months).

Internal Impacts-Internal impacts are pictorially represented in Figure 1 and explained below in Table 4

Table 4: Immediate, short term and long term internal impacts

		Internal Impacts		
		Immediate (innermost circle)	Short term (centre circle)	Long Term (outermost circle)
Intended →		Improve management	Networking	
		Research development	More volunteer participation	
		Self-advocacy	Changing services to fulfil evolved expectations	
		Employee support	Strengthen organizational capacity	
Unintended →			Training staff	Better qualified staff throughout NT
			Make plans to reach new goals	
			Change in office time	

External Impacts- External impacts are pictorially represented in Figure 2 and explained below in Table 5

Figure 1 and 2 contains three concentric circles with the following descriptions:

The innermost circle represents “an immediate time period” which is usually defined from time zero to 6 months.

The centre circle represents “short term period” which is usually defined between 6 months and 1 year

The outermost circle represents “long term period” which is usually defined to be over 1 year.

An analysis of Figure 1 and 2 shows that organizations in NFPS of NT not only generated intended impacts from their objectives and outputs but also produced some unintended benefits. Internal and external impact generated from three levels of impact mapping shows considerable planned and unplanned changes in the organization (as listed in a tabular form in Table 4 and 5).

In order to measure the value of the NTFS in NT, it is important to accurately measure impact of organizations on the sector (external) and on organizations themselves (internal) in the sector. Internal and external impacts as captured through Table 4 & 5 and Figure 1& 2 is a major improvement on existing models of evaluation because it captures the dynamic nature of the impacts.

Questionnaire development should incorporate all elements of internal and external impact as identified. Measurement of the NFPS will be quantified for immediate and short term time periods and this will highlight the need for the unquantifiable long term policy impacts.

Figure 1: Immediate, Short Term and Long Term Internal Impacts of NFPS

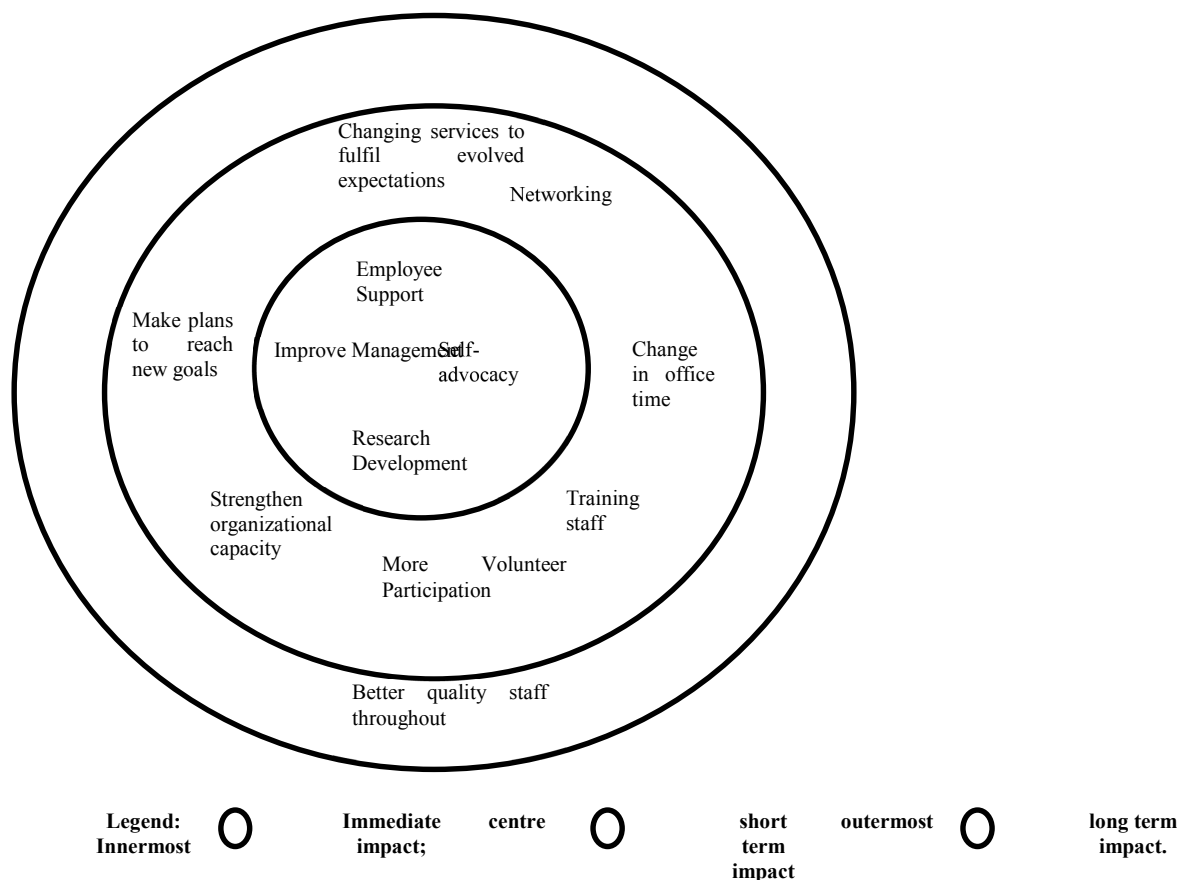
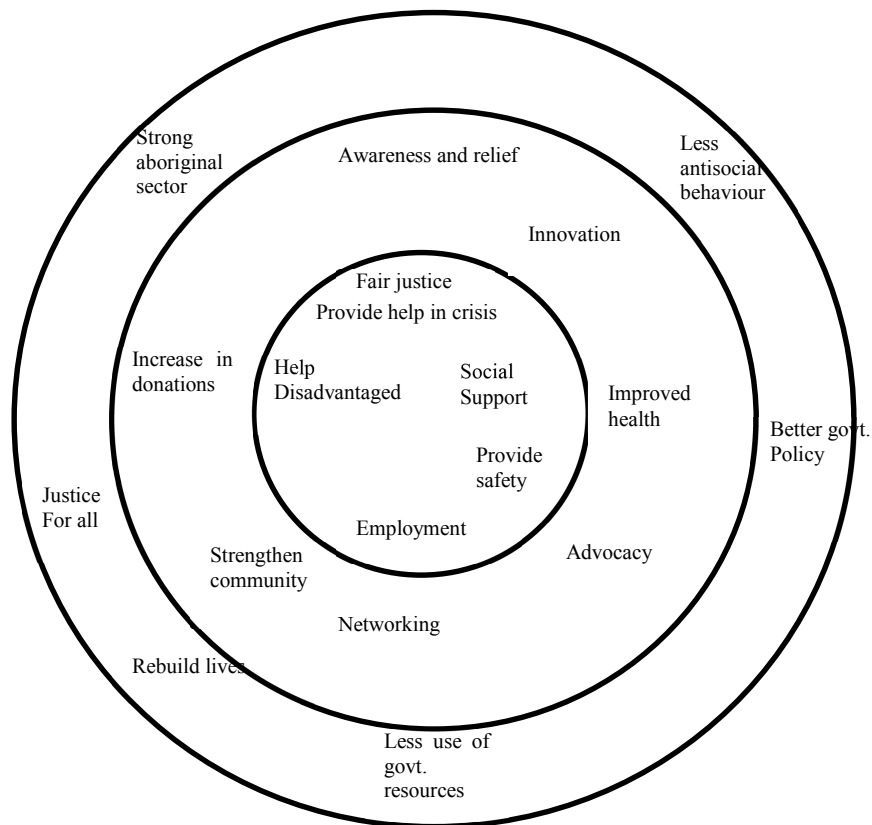


Table 5: Immediate, short term and long term external impacts

	External Impacts		
	Immediate (innermost circle)	Short term (centre circle)	Long Term (outermost circle)
Intended	Help disadvantaged Safety for children and women Provide accommodation Employment for community Education sessions for families, parenting and life skills Provide help in crisis	Awareness and relief Increase in donations Networking	Change of Perception Less use of Government resources Les anti-social behaviour Strong Aboriginal Sector Justice for all
Unintended	Fair Justice Social Support	Improved Health Strengthen community Innovation Advocacy	Better government policy Rebuild lives

Figure 2: Immediate, Short Term and Long Term External Impacts of NFPS



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TOWARD AN INTEGRATIVE MODEL OF THE ADOPTION AND IMPLEMENTATION OF MANAGEMENT CONCEPTS

Dag Øivind Madsen, Buskerud and Vestfold University College

ABSTRACT

The adoption and implementation of management concepts has in recent years attracted much interest in management studies. Based on a synthesis of previous contributions, this paper aims to propose an integrative model of the adoption and implementation of management concepts. The model distinguishes between three key phases: (1) the pre-adoption phase, (2) the adoption phase, and (3) the post-adoption phase.

JEL: M10

KEYWORDS: Management Concepts, Adoption, Implementation

INTRODUCTION

The adoption and implementation of management concepts has in recent years attracted much interest among management scholars (e.g. Abrahamson 1991; Abrahamson 1996; Sturdy 2004). This interest has been sparked by observations of widespread adoption and diffusion of management concepts and ideas such as Total Quality Management, Knowledge Management, Corporate Social Responsibility and The Balanced Scorecard (Rigby and Bilodeau 2013; Røvik 2007; Van Hes and Verweel 2006). Researchers have focused on different issues related to adoption and implementation of management concepts. These issues range from how organizations and managers come into contact with new concepts and ideas (Madsen 2014a; van Rossem and van Veen 2011), the motives and rationales driving adoption decisions (Daniel, Myers and Dixon 2012; Sturdy 2004), to how concepts are implemented as practices in organizations (Røvik 2011). However, since the adoption and implementation of management concepts is still a relatively new research area, extant contributions are still somewhat fragmented and loosely connected. Hence, the purpose of this article is to synthesize current research in this area, and to propose an integrative model which takes into account the different phases in the adoption and implementation of management concepts. The paper is structured in the following way: The next section provides a brief overview and evaluation of the extant literature on the adoption and implementation of management concepts. Next, the integrative model is proposed and outlined. The paper ends with a conclusion and a discussion of limitations.

LITERATURE REVIEW

This section provides a brief overview and evaluation of the extant literature on adoption and implementation of management concepts. The section is divided into three parts, with each part covering one of the key phases in the adoption and implementation of a management concept: (1) the pre-adoption phase, (2) the adoption phase, and (3) the post-adoption phase.

The Pre-Adoption Phase

The pre-adoption phase can be defined as the phase where organizations are exposed to and become aware of new concepts. In other words, it is the phase preceding the adoption decision. The pre-adoption phase has received relatively little attention in previous research. To this point, van Veen, Bezemer and Karsten

(2011: 161) noted that “...hardly any theoretical and empirical work has been done on how managers get to know these concepts, and for what reasons they develop more or less interest in a specific concept (and not others)”. However, there are some exceptions (e.g. Alvarez, Mazza and Pedersen 2005; Madsen 2014a; Powell, Gammal and Simard 2005; van Rossem and van Veen 2011). For example, researchers have noted that before managers can make a decision about whether to adopt or reject a management concept, they have to become aware of, learn about, and develop an interest in the concept (van Rossem and van Veen 2011). Previous research has shown that the so-called ‘management fashion arena’ (Clark 2004b; Jung and Kieser 2012; Madsen and Slåtten 2013) plays an important role in the pre-adoption phase. Managers are exposed to new concepts and ideas as a result of interaction with a variety of fashion-setting actors, e.g. consultants, management gurus and conference organizers (Madsen 2014a).

For example, managers may be exposed to new concepts as a result of consuming management literature (Alvarez, Mazza and Pedersen 2005), contact with consultants (Heusinkveld and Benders 2012b; Jung and Kieser 2012), professional networks (Newell, Robertson and Swan 1998), software firms (Klincewicz 2006), direct contact with spokesmen (Powell, Gammal and Simard 2005) or current users (Madsen 2014a). Hence, managers encounter management concepts via different channels, networks and routes. Managers are not passive recipients in the pre-adoption phase, but actively seek out places where management concepts are presented and discussed (Madsen 2014a).

The Adoption Phase

The adoption phase is defined as the phase where an organization makes the decision whether to adopt or reject a management concept. In other words, this phase focuses rather narrowly on the adoption decision. In extant research the primary focus has been on explaining the motives and rationales driving adoption or rejection of management concepts. Researchers have aimed to obtain a window into the decision-making process of adopters, by exploring the driving forces behind adoption, the relative importance of economic and social pressures, and the role of internal and external agents (e.g. the management fashion arena) in influencing adoption decisions.

Traditionally, the adoption and diffusion of innovations was explained using primarily rational-choice arguments (Rogers 1995). However, the emergence of the sociologically inspired neo-institutional theory shifted the focus toward social and institutional explanations (DiMaggio and Powell 1983; Meyer and Rowan 1977). Drawing on elements from both neo-institutional theory and the literature on the diffusion of innovations, Abrahamson (1991) introduced the theory of management fads and fashions, which can be seen as a departure from conventional rational-choice explanations of adoption behavior. Abrahamson’s (1991) ‘fads and fashions’ framework can be used to analyze the motivations and rationales underlying the adoption or rejection of management concepts. Abrahamson separates between four perspectives: (1) efficient-choice, (2) forced-selection and (3) fad, and (4) fashion. The ‘efficient-choice’ perspective indicates that the organization adopts a concept because it is seen as useful for attaining the organization’s goals (e.g. correct a performance gap). The ‘forced-selection’ perspective indicates that the organization is coerced into adopting by an external actor (e.g. government agencies). The ‘fad’ perspective indicates that the organization is imitating the behavior of other organizations within its organizational field. Finally, the ‘fashion’ perspective involves the influence of external fashion-setting actors such as consultants or management gurus.

Hence, in Abrahamson’s (1991) framework both intra-organizational and extra-organizational pressures influence adoption decision-making. In addition, social and institutional pressures (e.g. fashion-setters and inter-organizational imitation) may be just as influential in driving adoption as efficiency-related pressures. In other words, Abrahamson takes into account the roles of (1) rational versus non-rational motives and (2) internal versus external influences in shaping adoption behavior.

In another important contribution, Sturdy (2004) distinguishes between six categories of motives driving the adoption of management concepts and ideas: (1) rational, (2) political, psychodynamic, (4) dramaturgical, (5) cultural, and (6) institutional. Sturdy considers both explicitly rational and various ‘semi-rational’ or irrational motives. Hence, Sturdy takes into account that organizations and managers may be influenced by various types of economic, cognitive, rhetorical, social, political, and cultural factors when making adoption decisions. These factors may stem from sources internal (e.g. psychological) or external (e.g. cultural and institutional) to the manager or organization.

In more recent contributions, researchers have looked more closely at how these motives and rationales shape actual adoption decisions in organizations. For example, Rautiainen (2009) finds that the rational versus non-rational dichotomy (the ‘polar view’) is too simplistic. Instead, Rautiainen (2009) finds that the motives are intertwined. In a similar vein, Daniel, Myers and Dixon (2012) applied Sturdy’s typology in the context of the adoption of management practices. These authors find ‘complex relationships’ between different motives and rationales. The motives and rationales work in interplay and are not mutually exclusive. For example, an adoption decision may partly be a rational response to an actual performance problem, but cultural factors may also be at play at the same time.

The Post-Adoption Phase

The post-adoption phase is defined as the phase subsequent to the adoption decision where organizations attempt to implement the concept as a practice. Røvik (2011) argues that this phase has received relatively little attention in previous research. Instead, adoption has been treated as a dichotomous variable, i.e. an either-or-decision. A consequence of this narrow focus on the adoption decision is that we know little about what happens to a management concept after it has been adopted by an organization (Ansari, Fiss and Zajac 2010; Røvik 2011). Røvik (2011) argues that researchers should focus more on what happens in the post-adoption phase, as organizations employ different types of ‘handling mechanisms’ when dealing with management concepts and ideas. This means that management concepts may have organization-specific trajectories (Heusinkveld and Benders 2012a). For example, while a concept may become institutionalized and have long-term impact on an organization, it can also become marginalized, stowed away, and lay dormant for a period of time (Røvik 2011). Understanding the post-adoption evolution and trajectory of management concepts is important as management concepts are not ‘wholesale products’ which are applied in an uniform way.

Instead, they are variable entities which are interpreted and understood in different ways. Many commentators have noted that management concepts have considerable ‘interpretive space’ (Benders and Van Veen 2001; Clark 2004a; Giroux 2006). Others have noted that management concepts may function as ‘boundary objects’ (Star and Griesemer 1989), meaning that they are malleable and plastic ideas which are mobilized vis-à-vis organization-specific issues, resulting in organization-specific translations (Hansen and Mouritsen 2005). Since management concepts tend to have both ‘interpretive space’ and ‘boundary concept’ characteristics, organizations interpret and use them in different ways (Madsen 2014b). Therefore, management concepts may have different trajectories both within an organization (Heusinkveld and Benders 2012a; Røvik 2011) and at the inter-organizational level, e.g. in a population of organizations (Madsen and Stenheim 2014).

Evaluation of Extant Research

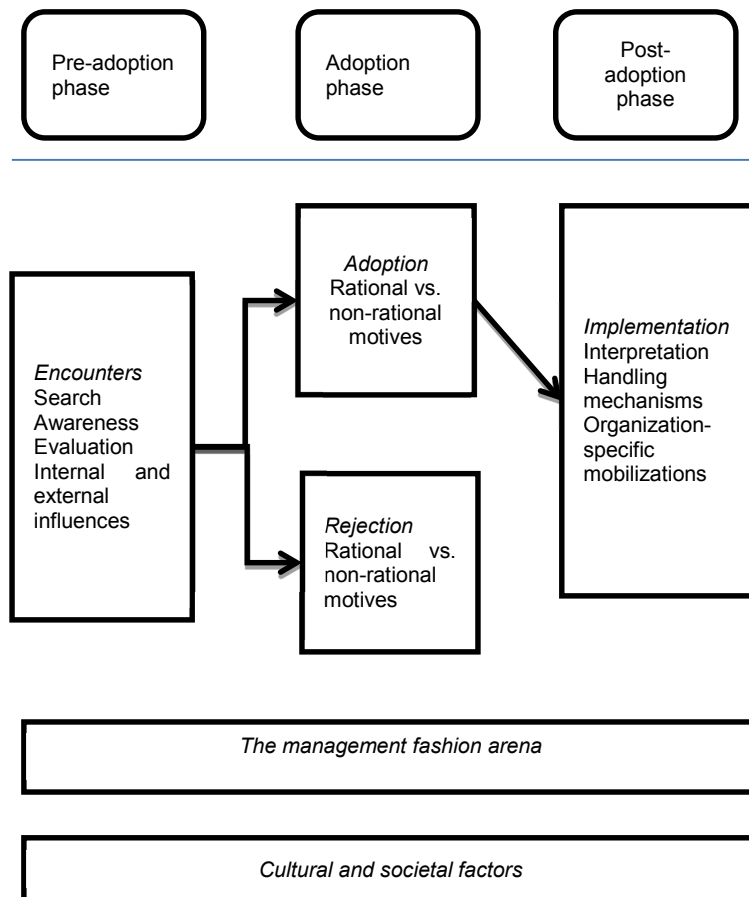
The review has shown that there is an emerging body of research on the adoption and implementation of management concepts. In particular, researchers have come a long way in terms of understanding the motives and rationales driving the adoption of management concepts, which in this paper is referred to as the adoption phase. However, considerably less attention has been devoted to the pre-adoption phase where

organizations are exposed to and learn about new concepts, and the post-adoption phase where concepts are interpreted, translated and implemented as practices in organizations.

Toward an Integrative Model

Based on a synthesis of the literature reviewed above, an integrative model is proposed (see Figure 1). The model takes into account that there are three key phases in the adoption and implementation of management concepts: (1) pre-adoption, (2) adoption, and (3) post-adoption.

Figure 1: Integrative Model of the Adoption and Implementation of Management Concepts



This model shows the three key phases in the adoption and implementation of management concepts.

The model shows that in the pre-adoption phase organizations and managers encounter management concepts as a result of interactions with actors from the management fashion arena (Madsen 2014a). As managers are exposed to new management concepts they have to make cognitive evaluations of the concept (van Rossem and van Veen 2011). Managers are only likely to adopt the concept if they perceive that the benefits outweigh the costs. Internal and external influences play important roles in this phase, as managers are influenced by actors within their own organization and extra-organizational actors such as consultants and spokesmen. Various cultural and societal factors also play a role, and managers are more likely to consider concepts which fit with local norms and cultural-cognitive frameworks (Perkmann and Spicer 2008) In the adoption phase organizations decide whether to adopt or reject the management concept. Both rational and non-rational motives may drive adoption or rejection (Abrahamson 1991; Sturdy 2004).

In this phase organizations are influenced by external factors such as the management fashion arena (Jung and Kieser 2012; Madsen and Slåtten 2013), and various types of cultural and societal factors which may shape adoption behavior (Sturdy 2004). Finally, in the post-adoption phase organizations have to interpret and 'handle' (Røvik 2011) management concepts with considerable 'interpretive space' and 'boundary object' characteristics. This may lead to organization-specific translations and mobilizations of the concept in practice (Hansen and Mouritsen 2005; Madsen 2014b). Organizations are influenced by fashion-setting actors in this phase, e.g. consultants who assist organizations with implementation (Heusinkveld and Benders 2012b). In addition, cultural and societal factors (e.g. local business culture) may shape how concepts are interpreted and translated.

CONCLUSIONS

The purpose of this paper was to synthesize current research and propose an integrative model which takes into account the different phases in the adoption and implementation of management concepts. The literature review showed that most of the research carried out to date has focused on the adoption phase. There is considerably less research on the pre-adoption phase. The same is to a certain extent true of the post-adoption phase. However, it appears that the post-adoption phase is getting more attention in current research, as it is becoming widely recognized that management concepts are interpreted and applied in diverging ways. The model proposed in this paper has several limitations. Since the adoption and implementation of management concepts and ideas is still a relatively new research area, not all phases are well understood. As noted, there is still relatively little research on the pre-adoption and post-adoption phases, as well as limited evidence on the role that external factors (e.g. culture and society) play in these processes. Hence, the model is only a starting point and should be revised taking into account emerging developments in this research area.

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BIOGRAPHY

Dag Øivind Madsen works as an assistant professor at Buskerud and Vestfold University College in Norway. He holds a PhD from the Norwegian School of Economics, as well as an MSc in Accounting and Finance from the London School of Economics.

TAXATION AND THE NIGERIAN ECONOMY: (1994-2012)

Emmanuel Ezeji Chigbu, Federal University of Technology
Charles Odinakachi Njoku, Federal University of Technology

ABSTRACT

The study investigates the impact of taxation on the Nigeria economy for the period 1994 -2012. The dependent variables used in the model includes: gross domestic product (GDP) as a parameter for measuring economic growth, inflation and unemployment. The objective is this study is to determine how taxation affects these macroeconomic variables. To avoid spurious results, the data set collected from the central bank of Nigeria statistical bulletin and federal inland revenue services was subjected to augmented dickey fuller unit root test, which reveals that the variables are stationary. The cointegration test also reveals that the variables are cointegrated and long run relationships exist between the variables. The results of the statistical analysis reveal that positive relationships exist between the explanatory variables (custom and excise duties, company income tax, personal income tax, petroleum profit tax and value added tax) and the dependent variables (gross domestic product, unemployment). But, the individual explanatory variables have not significantly contributed to the growth of the economy; also the explanatory variables have not significantly contributed to the reduction of the high rate unemployment and inflation in Nigeria for the period under review. Study recommends total restructuring of the tax system in the country and the provision of basic amenities (good roads, steady power supply, internal security, etc) which will encourage individuals and corporate organizations to honor their tax obligations in Nigeria.

JEL: H20, O10, E24

KEYWORDS: Economic Growth, Unemployment, Taxation, Inflation, Economic Development.

INTRODUCTION

The primary aim of taxation is usually to generate revenue capable of financing government expenditure at all levels of government. The importance of taxation to any government cannot be over emphasized. Chigbu, et al (2012) explained that Taxes are levied on individuals, groups, business or corporate bodies, by constituted authorities for funds used by state in the maintenance of peace, security, economic growth and development and social engineering for the benefit of the citizenry. Taxation as a major source of revenue has made it so important for researchers to establish a link between taxation and economic growth of the country.

This research work examines the link between taxation and economic development in Nigeria for the period 1994 to 2012. It investigates how the value added tax introduced in the country in May 1993 and other types of taxation in operation in Nigeria like the personal income tax, petroleum income tax, company income tax custom and excise duties have affected the Nigerian economy. Attempts will be made to evaluate their impacts on the Gross Domestic Product, inflation and unemployment in the country. Government increases tax during recession period and decreases tax during economic boom. Taxation is also used to promote other objectives like equity, close the gap between the rich and the poor and to address social and economic concerns. Taxation as a fiscal policy instruments affects the macro economic variables of the economy, as it affects the level of aggregate demand in the economy, it affects income distribution thereby reduces the gap between the rich and the poor in the country. Taxation reduces the purchasing power of individuals thereby serving as an inflationary measure. Anyafo (1996) also affirms that a good tax system should be able to stimulate employment, control inflation and enhance economic growth. Tax

is also used as a measure to discourage the consumption of those goods and services considered to be harmful or non essential commodities.

Appah (2004) defined tax as a compulsory levy imposed on a subject or upon his property by the government to provide security, social amenities and create conditions for the economic well-being of the society. In his own view, Bhartia (2009) argues that a tax is a compulsory levy payable by an economic unit to the government without any corresponding entitlement to receive a definite and direct quid pro quo from the government. Wikipedia defined tax as a financial charge or other levy imposed upon a taxpayer (an individual or legal entity) by a state or the functional equivalent of a state such that failure to pay is punishable by law.

Anyafu (1996), defined taxation as a compulsory payment by individuals and organizations to the relevant inland or internal revenue authorities at the federal, state and local government levels. All the definitions of tax center on the fact that it is a major source of revenue that finances government expenditure at all levels. It is believed that the tax system of a nation determines who bears the burden of payment and how the tax collected should be spent. Anyafu (1996) maintained that a good tax system should be able to stimulate employment and enhance economic growth in the country. However, the use of tax as an instrument of fiscal policy to achieve economic growth in most developing countries like Nigeria cannot be reliable because of dwindling level of revenue generation and the country's mono dependence on oil revenue.

According to Engen and Skinner (1996), a number of recent theoretical studies have used endogenous growth models to stimulate the effects of a fundamental tax reform on economic growth. These studies conclude that reducing the distorting effects of the current tax structure would permanently increase growth. Advocates of tax cuts claim that a reduction in the tax rate will lead to increased economic growth and prosperity. Others claim that if we reduce taxes, almost all of the benefits will go to the rich, as those are the ones who pay the most taxes.

Gustavo, et al (2013) opined that an understanding of the public policies that can be effective in improving economic growth performance is critically an important issue at the national and international levels. The general well-being of the population and reduction in poverty level are related to economic growth and development. And the issue of potential growth is at the heart of recent discussions on stabilization policy. Different public policies are being applied to boost growth and to reduce poverty in different regions of the world, but fiscal policies have become the most common and relevant instruments in the heart of policy-makers (Tanzi and Zee, 1997).

United Nations (2005) suggests that, to achieve the Millennium Development Goals (MDGs), low-income countries (LICs) are required to increase their domestic revenues by around 4 percent of the GDP. To meet the MDGs, OECD countries have been urged to raise their level of aid to LICs to about 0.7 percent of their Gross National Income, but this can't be compared with potential tax revenues (Worlu and Nkoro 2012). The infrastructural developments demand a lot of resources and funding. In many rich countries, tax constitutes 30-40 percent of the GDP (Golit, 2008 and TJN, 2012).

Despite the revenue generated from tax at all levels of government in Nigeria, the majority of the population still wallow in abject poverty, majority of the population live below (\$1) one US Dollar per day. The gap between the rich and the widens day by day. The country is still ranked among the economically less advanced states. Again, unemployment is one of the macro economic problems facing the country. This problem increases day by day. Consider the recent failed employment test conducted by the Nigeria Immigration Service (NIS), where over twenty unemployed youths lost their lives in their attempt to partake in the employment test in various states of the country. Over 6.5m Nigerians applied for 4500 vacant positions in the Nigeria Immigration Service.

Objectives of The Study

The main of this study is to examine how the various types of tax in operation in Nigeria have affected economic growth of Nigeria (using GDP as a proxy for economic growth) from 1994 to 2012. Other objectives include to examine the effect of taxation on inflation in Nigeria and to determine the effect of taxation on unemployment in Nigeria.

LITERATURE REVIEW

According to Chigbu (2012) for the government to achieve macroeconomic objectives of price stability, full employment, external balance and sustainable economic growth and development in the long run, the government must have sound fiscal and monetary policy instruments in place. Taxation and government expenditure are the fiscal policy instruments of the government while the monetary policy instruments include: reserve requirements, discount rates and open market operations. This study focuses on taxation as a fiscal policy instrument and how it affects the economy. This section reviews the related literature necessary to explain the relationship between taxation and economic development.

Custom and Excise Duties (CED)

These are the oldest forms of indirect tax which dated back to the 19th century. Custom duties are commodity taxes imports and exports. According to Ayodele (2006), custom duties are the highest yielding indirect tax. The tax is administered by the Nigerian Custom Services (NCS). It is believed that duties on imports are against the principle of comparative cost thereby restricts the full development of international trade. Import duties are also used in protecting infant industries in the country. The burden of export duties are passed on to the foreign country in form of increased prices. The burden of import duties fall on the consumers of the goods and services that it is levied on.

Excise duties are commodity taxes levied on goods manufactured within the country. This indirect tax does not only serve the purpose of raising revenue for the country but also to discourage the consumption of certain goods (Fasoranti 2013). Who bears the burden of excise duties depend on the type of commodity taxed. Excise duty on luxuries is borne by the rich, while excise duty on necessities is borne by the poorer people (Anyafu 1996).

Company Income Tax (CIT)

This is also known as company profit tax or corporation tax. Company income tax is a tax on the profit made by companies. It was introduced in Nigeria in 1961 and administered by the Federal Internal Revenue Services. Since enactment, the law on CIT has passed through series of amendment. The rate of CIT varies according to operation and size of turnover per annum. According to Onaolapo, et al(2013), Companies condemn this Company taxes on profit as it is seen as a penalty for success without compensation for failure. Company taxes are designed to collect revenue from firm's economic profit. The tax is on the net accounting profit: gross profit less administrating, operating and interest expenses. The revenue from company income tax has been low due to tax concessions, rebates and tax holidays allowed to newly established companies. Tax evasion and tax avoidance are also responsible for this low yield (Ebiringa and Emeh 2012).

Petroleum Profit Tax (PPT)

This is a tax levied on the profit of oil companies. According to Akintoye and Tashie (2013), Petroleum profit tax is singled out because of the significance of oil in the Nigerian public revenue performance. The petroleum profit tax act 1959 no 15 imposes with effect from January 1st 1959, a tax on the profits from

the mining of petroleum in Nigeria. This is to take care of economic rent on the land used for mining. The PPT is applicable to upstream operation in the oil sector i.e. production of crude oil and gas and sale of these as primary products to downstream operations (Ayodele, 2006). It is the most important tax in Nigeria in terms of its share of 95% of government revenue and 70% of total foreign exchange earnings. The major problem of this source of revenue is the fluctuation resulting from price fluctuation of crude oil process in the world market. The operation of the petroleum profits tax was extended to the companies engaged in liquefied natural gas operations under PPT amendment no.3 Decree 1979 No 95.

Personal Income Tax (PIT)

According to Akintoye and Tashie (2013), Personal income tax is tax paid on one's personal income as distinct from the tax paid on the firm's earnings. In an incorporated firm, the owners (shareholders) pay taxes on both their income (salary or dividend from the firm) firm's income (profits). In partnerships and sole-ownerships, the tax is paid only once on the firm's profits. Personal Income Tax Rate in Nigeria is reported by the Federal Inland Revenue Service, Nigeria. The Personal Income Tax is a tax collected from individuals and is imposed on different sources of income like labor, pensions, interest and dividends. Revenues from the Personal Income Tax Rate are an important source of income for the government of Nigeria (Anyafu 1996).

Empirical Review

Adereti , et al (2011), in their study on Value added tax and economic growth in Nigeria, using the regression model revealed that a strong positive relationship exists between value added tax and economic growth in Nigeria within the period under review (1994-2008). Onaolapo et al (2013) investigated the Effect of Petroleum Profit Tax on Nigerian economy, the study covered the period between 1970 and 2010. Their study revealed that Income from a nation's natural resource has a positive influence on economic growth and development. They recommended that Government should transparently and judiciously account for the revenue it generates through PPT by investing in the provision of infrastructure and public goods and services. Chigbu et al (2012) in the empirical study on economic growth and taxation using the Granger Causality approach concluded that taxation is a very important instrument of fiscal policy that contributes to economic growth of any country.

Anyanwu (1997) in his study of the effects of taxes on Nigeria Economic Growth (1981-1996) reveal that companies' income tax positively and significantly affects GDP, also customs and excise duties significantly affects economic growth in Nigeria. While petroleum profit tax positively and insignificantly affects Nigeria's GDP. The same is true of other direct taxes (capital gains and stamp duties). However, all direct taxes positively and significantly affect Nigeria's GDP.

Ergete & Dahlby (2012), in their study "The Impact of Tax Cuts on Economic Growth: Evidence from the Canadian Provinces" revealed that a negative relationship exist between taxation and economic growth in Canada. The finding concludes that reducing corporate income tax 1 percentage point raises annual growth by 0.1 to 0.2 points. Jens Arnold et al (2011) based their research on 21 countries and their findings reveal that Corporate taxes most harmful to economic growth, followed by taxes on personal income, consumption, and property. Progressivity of PIT harms growth. A 1 percent shift of tax revenues from income taxes (both personal and corporate) to consumption and property taxes would increase GDP per capita by between 0.25 percent and 1 percent in the long run. Corporate taxes, both in terms of the statutory rate and depreciation allowances, reduce investment and productivity growth. Raising the top marginal rate on personal income reduces productivity growth. Karel and Ravn (2012) studied the exogenous changes in personal and corporate income taxes and how they affect USA economy. The study revealed a negative relationship existing between the dependent variable and the explanatory variables. They concluded that A 1 percentage point cut in the average personal income tax rate raises real GDP per capita by 1.4 percent in

the first quarter and by up to 1.8 percent after three quarters. A 1 percentage point cut in the average corporate income tax rate raises real GDP per capita by 0.4 percent in the first quarter and by 0.6 percent after one year.

To the best of our knowledge we are not aware of any study yet on the effect of taxation on these macroeconomic economic variables: economic growth, inflation and unemployment in Nigeria. This research work seeks to fill this gap in our study.

RESEARCH METHODOLOGY

This study makes use of time series data sourced from the CBN statistical Bulletin, Economic and Financial Review and Annual Reports and Statement of Accounts of the Central Bank of Nigeria (CBN), the Federal Office of Statistics (FOS) and the Federal Inland Revenue Services Statistics. The macroeconomic data cover gross domestic product (GDP), unemployment and inflation as the dependent variables and Company Income tax, Petroleum profit tax, Value added tax, Custom and Excise Duties and Personal income tax as the explanatory variable for the period 1994 -2012 in Nigeria.

Model specification :All data collection for the purpose of the study were evaluated, cross checked, compared and critically analyzed.

To explain the relationship between taxation and economic growth in Nigeria, the model is specified below:

$$\begin{aligned} \text{GDP} &= f(\text{PIT}, \text{VAT}, \text{PPT}, \text{CED} \text{ and } \text{CIT}) && \text{(i)} \\ \text{GDP} &= B_0 + B_1 \text{CED}_t + B_2 \text{CIT}_t + B_3 \text{PIT}_t + B_4 \text{PPT}_t + B_5 \text{VAT}_t + U_t && \text{(ii)} \end{aligned}$$

The a priori expectation is $B_1, B_2, B_3, B_4, B_5 > 0$

To explain the relationship between taxation and Unemployment in Nigeria, the model is specified below:

$$\begin{aligned} \text{UNP} &= f(\text{PIT}, \text{VAT}, \text{PPT}, \text{CED} \text{ and } \text{CIT}) && \text{(iii)} \\ \text{UNP} &= B_0 + B_1 \text{CED}_t + B_2 \text{CIT}_t + B_3 \text{PIT}_t + B_4 \text{PPT}_t + B_5 \text{VAT}_t + U_t && \text{(iv)} \end{aligned}$$

The a priori expectation is $B_1, B_2, B_3, B_4, B_5 < 0$

For the relationship between taxation and inflation, the model is specified below:

$$\begin{aligned} \text{INF} &= f(\text{PIT}, \text{VAT}, \text{PPT}, \text{CED} \text{ and } \text{CIT}) && \text{v} \\ \text{INF} &= B_0 + B_1 \text{CED}_t + B_2 \text{CIT}_t + B_3 \text{PIT}_t + B_4 \text{PPT}_t + B_5 \text{VAT}_t + U_t && \text{(vi)} \end{aligned}$$

The a priori expectation is $B_1, B_2, B_3, B_4, B_5 < 0$

Where; GDP = Gross Domestic Product

INF= Inflation Rate

UNP= Unemployment Rate

PIT= Personal Income Tax

VAT= Value Added Tax

PPT= Petroleum Profit Tax

CED= Custom and Excise Duties

CIT= Company Income Tax

B_0 = Intercept of the relationship

B_1, B_2, B_3, B_4 and B_5 = Measure of the slope

U = Error term/stochastic variable.

Test for Stationarity: To avoid spurious regressions which may arise as a result of carrying out regressions on time series data, we first subject the data to stationarity test by using the Augmented Dicker Fuller(ADF) tests.

The ADF test was done with the following hypothesis:

H0: Variable contains unit root and hence is non-stationary.

H1: Variable does not contain unit root and hence is stationary

The decision rule was that: If the calculated ADF Test statistic is greater than the MacKinnon critical values, reject the null hypothesis of non-stationarity and accept the alternative of stationarity, otherwise accept the null hypothesis of non stationarity.

Co-Integration Tests: Theoretically, it is expected that a regression involving non-stationary time series may produce spurious results. Co-integration tests prove that the combination of stationary and non-stationary variables has a long-term relationship. In this study the Johansen Test for Co-integration test on the residuals were used.

PRESENTATION AND INTERPRETATION OF RESULTS

Empirical findings are discussed under the following sub-sections: result of the stationarity (unit root), Johansen Co-integration test, regression result. The result of the Stationarity (unit root) test using the Augmented Dicky-Fuller Test is summarized below:

Table 4.1: Result of Stationarity (Unit Root) Test:

VARIABLES	ADF-STATISTIC	CRITICAL VALUES @ 5%	ORDER OF INTEGRATION
CED	-5.319475	-3.052169	Stationary at first difference
CIT	-5.393648	-3.065585	Stationary at second difference
PIT	-6.057888	-3.081002	Stationary at level
PPT	-4.212838	-3.052169	Stationary at first difference
VAT	-4.977828	-3.081002	Stationary at second difference
GDP	-3.408241	-1.964418	Stationary at first difference
INF	-5.884434	-3.081002	Stationary at level
UNP	-5.042325	-3.052169	Stationary at first difference

The Table shows the result of the Unit Root Test

Table 4.2: Johanson Co-Integration Test Result (Dependent Variable: GDP)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.999710	138.4981	33.87687	0.0000
At most 1 *	0.866420	34.22191	27.58434	0.0061
At most 2*	0.696616	25.86048	21.13162	0.0331
At most 3 *	0.577436	14.64406	14.26460	0.0435
At most 4 *	0.274474	5.454601	3.841466	0.0195

The result of the Augmented Dicker Fuller (ADF) unit root test for stationarity indicates that PIT and INF variables are stationary at level, CED, PPT, GDP and UNP are stationary at first difference while CIT and VAT are stationary at second difference. Therefore, study rejects the null hypothesis and concludes that there is no unit root in the variables.

Table 4.3: Johanson Co-integration Test Result (Dependent Variable: Inflation)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.999829	211.5801	69.81889	0.0000
At most 1 *	0.858117	64.17377	47.85613	0.0007
At most 2 *	0.651386	30.97694	29.79707	0.0364
At most 3	0.516575	13.06253	15.49471	0.1125
At most 4	0.040675	0.705925	3.841466	0.4008

Table 4.4: Johanson Co-Integration Test Result (Dependent Variable: Unemployment)

Hypothesized No. of CE(s)	Eigenvalue	Trace Statistic	0.05 Critical Value	Prob.**
None *	0.999490	224.4828	69.81889	0.0000
At most 1 *	0.983105	95.59128	47.85613	0.0000
At most 2	0.612094	26.21887	29.79707	0.1223
At most 3	0.443207	10.12001	15.49471	0.2716
At most 4	0.009687	0.165475	3.841466	0.6842

The cointegration test result in table 4.2 above shows that there are at most five cointegrating equations in the model, in table 4.3 above the result indicates that there are at most three cointegrating equations in the model, while table 4.4 shows that there are at most two cointegrating equations in the model. These results show that there exists a long run equilibrium relationship between the dependent variables and the explanatory variables, allowing us to conclude that the variables are cointegrated.

Regression Results

Table: 4.5. Least Square Result. Dependent Variable: GDP

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-3849963.	6688549.	-0.575605	0.5747
CED	41212.20	121370.4	8.339557	0.0096
CIT	-83831.50	509379.3	-0.164576	0.8718
PIT	-0.368572	0.822064	-0.448350	0.6613
PPT	-3.347833	104.0264	-0.032183	0.9748
VAT	47.94912	60.86303	6.787820	0.0049
R-squared	0.620213			
Adjusted R-squared	0.474141			
F-statistic	4.245939	Durbin-Watson stat		1.943918
Prob(F-statistic)	0.016497			

From table 4.5 above, the equation is estimated below:

$$\text{GDP} = -3849963 + 41212.20\text{CED}_t - 83831.50\text{CIT}_t - 0.367\text{PIT}_t - 3.348\text{PPT}_t + 47.949\text{VAT}_t$$

In table 4.5 above, the negative intercept of B0 in the equation above, indicated that when the independent variables explained in the model are zero, Gross Domestic product is expected to be -N3,849,963m. From the result also, Custom and Excise duties, and Value added tax met the apriori expectation of the model, they increases the Gross Domestic Product. While Company Income tax, Personal Income tax and Petroleum Profit tax did not meet the apriori expectation of the model so, they reduce the Gross Domestic Product.

Table: 4.6. Least Square Result. Dependent Variable: Unemployment

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	35171.40	36446.28	0.965020	0.3521
CED	-272.8958	661.3541	-0.412632	0.6866
CIT	5220.776	2775.636	1.880929	0.0826
PIT	0.003864	0.004479	0.862658	0.4040
PPT	0.019538	0.566846	0.034469	0.9730
VAT	0.115223	0.331646	0.347429	0.7338
R-squared	0.934086			
Adjusted R-squared	0.908735			
F-statistic	36.84562	Durbin-Watson stat		2.137544
Prob(F-statistic)	0.000000			

From table 4.6 above, the model equation is estimated below:

$$UNP = 35171.40 - 272.9CED_t + 5220.78CIT_t + 0.00364PIT_t + 0.0195PPT_t + 0.11522VAT_t$$

The positive intercept of B0 in the equation above indicates that when the independent variables are zero, Unemployment is expected to be 35171.40 units. Only Custom and Excise Duties met the apriori expectation, while Value Added Tax, Company Income Tax, Petroleum Profit Tax and Personal Income Tax did not meet the apriori expectation.

Table: 4.7. Least Square Result. Dependent Variable: Inflation.

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-14084.84	32165.87	-0.437881	0.6687
CIT	0.977762	0.500273	1.954458	0.0725
VAT	0.408866	0.292696	1.396896	0.1858
PPT	149.2390	583.6817	0.255686	0.8022
PIT	-0.004535	0.003953	-1.147148	0.2720
CED	-2284.905	2449.653	-0.932746	0.3680
R-squared	0.988558			
Adjusted R-squared	0.984157			
F-statistic	224.6286	Durbin-Watson stat		1.635406
Prob(F-statistic)	0.000000			

$$INF = -14084.84 - 2284.905CED_t + 0.97776CIT_t - 0.00454PIT_t + 149.24PPT_t + 0.40887VAT_t$$

In table 4.7 above, the negative intercept of B0 in table 4.7 above, indicates that when the independent variables are zero, Inflation rate is -14084.84units. Custom and Excise Duties (CED) and Personal Income

Tax (PIT) met the apriori expectation, while Company income tax, Value Added Tax and Petroleum Profit Tax did not meet the apriori expectation.

Discussion of Results

Durbin Watson Stat. values of 1.94, 2.14 and 1.64 in tables 4.5, 4.6 and 4.7 respectively, illustrate the absence of auto-correlation.

In table 4.5 above, the coefficient of determination (R^2) from our results is given as 0.62. This implies that 62% of the variations in the growth rate of the GDP of Nigeria are accounted for by the included explanatory variables of Custom and excise Duties, Company Income Tax, Personal Income Tax, Petroleum Profit Tax and Value Added Tax. The adjusted coefficient of determination (adjusted R^2) is given as 0.4741. This means that precisely 47.41% of the variations in the growth rate of the Gross Domestic Product of Nigeria are accounted for by the included variables, after the co-efficient of determination has been adjusted to make it insensitive to the number of included variables. The statistical test for significance of the individual parameter estimates (i.e t-statistic) using 95% confidence interval indicates that only Value Added Tax T.stat. 6.788 (Prob.0.0049) and Custom and Excise duties (t. stat. 8.3396 Prob. 0.0096) are statistically significant in explaining the changes in economic growth in Nigeria, at 5% level of significance, while other variables (Company Income tax, Personal Income Tax and Petroleum Profit Tax) are not statistically significant and have not significantly contributed to economic growth in Nigeria for the period under review.

In table 4.6 above, the coefficient of determination (R^2) with 0.93 values, implies that 93% of the variations in Unemployment in the country are accounted for by the included explanatory variables of Custom and excise Duties, Company Income Tax, Personal Income Tax, Petroleum Profit Tax and Value Added Tax. The adjusted coefficient of determination (adjusted R^2) value of 0.91, means that 91% of the variations in Unemployment in Nigeria are accounted for by the included explanatory variables, after the co-efficient of determination has been adjusted to make it insensitive to the number of included variable. The t. stat. test for the significance of the individual included explanatory variables indicate that all the included explanatory variables (Custom and Excise Duties, Company Income Tax, Personal Income Tax, Petroleum Profit Tax and Value Added Tax) are not statistically significant in explaining the variations in the dependent variable. These explanatory variables have not significantly contributed in reducing the rate of unemployment in Nigeria.

Table 4.7 above reveals the coefficient of determinant (R^2) as 0.99, meaning that 99% of the variations in Inflation in Nigeria are accounted for by the explanatory variables included in the model. So 99% relationship exists between the dependent variable (inflation) and the independent variables (Custom and Excise Duties, Company Income Tax, Personal Income Tax, Petroleum Profit Tax and Value Added Tax). The adjusted coefficient of determination (adjusted R^2) is given as 0.9842. This means that precisely 98.42% of the variations in the growth rate of the Gross Domestic Product of Nigeria are accounted for by the included variables, after the co-efficient of determination has been adjusted to make it insensitive to the number of included variables. The t. stat. test for the significance of the individual explanatory variables at 5% significance level, reveals that Custom and Excise Duties (T. stat. -0.932746 Prob.0.3680), Company Income Tax (T. Stat. 1.954458 Prob. 0.725) , Personal Income Tax (T. Stat. -1.147148 Prob. 0.2720) , Petroleum Profit Tax (T. Stat. 0.2557 Prob.0.802) and Value Added Tax (T. Stat.1.3969 Prob. 0.186) are not statistically insignificant in explaining the variations in the model.

CONCLUSION AND RECOMMENDATION

The purpose of this study is to examine the impact taxation on economic growth, Inflation and Unemployment in Nigeria using the time series data for the period 1994 to 2012. In other to achieve this,

three econometric models were developed and analyzed using Eviews statistical package version 7.2. The results of the analysis reveal that in the first model, value added tax and custom and excise duties are statistically significant and have significantly contributed to economic growth in Nigeria while Personal income tax, company income tax, petroleum profit tax are not statistically significant and have not significantly contributed to economic growth in Nigeria.

The results of the analysis also indicate that the explanatory variables (Custom and excise duties, company income tax, personal income tax, petroleum profit tax and value added tax) have no significant effect on both unemployment and inflation in Nigeria. Therefore research concludes that taxation in Nigeria have not significantly impacted on economic growth, unemployment and inflation. This research is in live with the views of Karel and Ravn (2012) and Jens Arnold et al (2011). Based on these findings, study recommends the following:

Government should ensure that taxation is properly managed in a manner that will accelerate economic growth, reduce inflation rate and generate employment in the country. There is also need for the Nigeria government to restructure the tax system to meet the demands of the 21st century. There should be adequate provision of infrastructures and basic amenities like: electricity good water good roads etc as this will enhance people's compliance in tax payment.

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BIOGRAPHY

Emmanuel Ezeji Chigbu, Federal University of Technology, Management Technology Department, P.M.B 1526 Owerri, Imo State, Nigeria.

Charles Odinakachi Njoku, Federal University of Technology, Management Technology Department, P.M.B 1526 Owerri, Imo State, Nigeria.

EDUCATIONAL MANAGEMENT ADMINISTRATION & LEADERSHIP: WORKPLACE PREDICTORS OF U.S. SECONDARY SCHOOL TEACHERS' INTENT TO LEAVE

Sukkyung You, Hankuk University of Foreign Studies, Seoul, Korea

ABSTRACT

The subject of teachers' intentions to leave has recently captured the attention of researchers and practitioners. This paper reports on a study that examined the workplace predictors of teachers' intentions to leave for teachers in different career stages. Structural equation modeling was used to assess the plausibility of a conceptual model specifying hypothesized linkages among secondary school teachers' perceptions of workplace predictors, satisfaction and commitment, and teachers' intent to leave. Using the USA Schools and Staffing Survey (SASS) data set, two mediational models were tested, one reflecting partial mediation and the second representing full mediation. Results indicated that the workplace variables had significant meaningful indirect effects on teachers' intent to leave through three mediators: job satisfaction, work commitment, and career commitment. Furthermore, the effect of administrative support on work and career commitment was uniform and significant for teachers in the three career groups. Some differences across the three teacher career groups were discussed.

KEYWORDS: Administration, Teachers, U.S., Intent to leave, Career stages

INTRODUCTION.

Using the Schools and Staffing Survey (SASS) data set, this study sought to examine teachers' intentions to leave in three career groups/stages: novice, mid-career, and veteran. It specifically sought to examine whether particular workplace conditions (e.g., administrative support, teacher autonomy/discretion, and student disengagement) were predictive of teacher turnover for secondary school teachers in these career groupings. Therefore, the research questions to be answered in the study were:

Which dimensions of perceived workplace conditions for secondary school teachers (e.g., administrative support, teacher autonomy/discretion, and student disengagement) have significant direct and/or indirect effects on teachers' intent to leave? Are there group differences that exist across three career groups (i.e., novice, mid-career, and veteran)?

Do teachers' mediating or intervening variables (i.e., work commitment, career commitment, and job satisfaction) serve as important mediators between workplace conditions dimension(s) and teachers' intent to leave? Are there group differences that exist across three career groups (i.e., novice, mid-career, and veteran)?

METHOD

The main question addressed in this study involves ascertaining the effects of different workplace condition variables on teachers' intent to leave among secondary school teachers who are in different career stages. The method section is divided into four parts. Firstly, the sample choice is outlined and demographic information is provided about the samples. Secondly, the dependent variables (outcome variable and

mediating variables) are discussed. Thirdly, a factor analysis is utilized to identify the independent variables. Finally, the fourth section presents the plan for analysis and hypothesized mediation models to be tested.

Sample

The data for this research came from the National Center for Education Statistics (NCES) national database of teachers included in the 2007–2008 SASS database. The SASS collects information about elementary and secondary schools and the staff who work in them. SASS is a coordinated set of questionnaires sent to a random sample of public and private schools, their principals, a subset of the teachers, school library staff, and the public schools' districts. In selecting our sample, we refined the original data set, selected an initial sample, and then selected a sub-sample of three career groupings.

The data for this study consisted of a nationally representative sample of secondary public and private, full-time and part-time teachers derived from the 2007–2008 SASS database. The initial data set of more than 38,240 public school teachers was reduced to include only the full-time teachers who worked more than 10 hours a week. The group was further reduced to include only those teachers who taught (a) in a secondary level school and (b) in a regular program school. Secondary level school was defined as any graded school, which did not contain grades Pre-K through 6. This definition of secondary by the NCES meant that both junior high level and senior high level schools could be included in the sample. The school program type refers to the educational focus of the school, with possible programs including regular, vocational, alternative, and special education programs. Including only those teachers who indicated that their students were 'secondary' level made a final reduction. The resulting data set included 17,125 teachers.

For the present study, a smaller sub-sample was selected from this final set of 17,125 teachers. The larger sample was divided into three groups according to overall teaching experience, similar to Rosenholtz and Simpson's (1990) operational definition of teacher career stages (i.e., novices, less than 5 years; mid-career, 5–10 years; and veterans, 11 or more years).

RESULTS

Initially, means and standard deviations were computed for the independent and dependent variables. With regard to commitment, mean scores of career commitment were slightly higher than those of work commitment.

Respondents, on average, are prone to 'probably would become a teacher' (value close to 4) with the statement, 'If you could go back to your college days and start over again, would you become a teacher or not?' Further, on average they 'somewhat agree' (value close to 3) that they have positive administrative support (e.g., such things as being evaluated fairly, having principals whose behavior toward staff is supportive).

With regards to student disengagement, mean values (between 2 and 3) correspond to teachers' views that these student issues are between a 'minor' (2) and 'moderate' (3) problem in the school. Further, they indicate, on average, that they 'somewhat disagree' (value of 2) that they have intent to leave (e.g., if they could get a higher paying job they'd leave teaching as soon as possible).

There are apparent group mean differences in all variables that support our grouping of teacher based on career stages. For career commitment, the novice group showed significantly higher mean scores compared to both the mid-career and veteran groups. However, for job satisfaction, the veteran group showed significantly higher mean scores compared to both the novice and mid-career groups.

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DEBT REPAYMENT CAPACITY OF LOCAL GOVERNMENT SECTOR. THE CASE OF POLAND DURING THE 2008-2013 ECONOMIC SLOWDOWN PERIOD

Krzysztof Kluza, Warsaw School of Economics (SGH)

ABSTRACT

The crisis which began in 2008 had a negative impact on the financial condition of local governments across the European Union. In Poland, the debt of the local government sector increased from 2.3% of GDP in 2008 to 4.2% of GDP in 2013. The growing indebtedness influenced the scope of countercyclical policies of local governments. At present, such policies appear as hardly sustainable in the context of future debt repayments and the required deleveraging process. The paper shows simulations concerning the ability of local governments to service their accumulated debt. In a moderately optimistic scenario when there is no new borrowing, over 25% of local governments will need more than 15 years to repay their existing debts. Although in 2013 the financial indicators showed sufficient space for debt servicing for 95% of local governments, the sector remains highly vulnerable to future adverse scenarios. The use of random sampling computational algorithms (Monte Carlo method) applied to the local government financial ratios based on free operating cash flow and net debt confirms the sector's negative credit risk exposure. Even modestly adverse scenarios show that ca. 20% of local governments will reach alarmingly low levels of their debt service indicators in the near future. The larger municipalities appear to be the local government subcategory with the highest credit risk exposure.

JEL: C15, H72, H74, R50

KEYWORDS: local governments, local government risk, debt repayment capacity, Monte Carlo method

INTRODUCTION

The crisis which began in 2008 had a negative impact on the financial condition of local governments (LGs) across the European Union. Their debt/GDP ratio grew from an average of 5.5% in 2008 to 7.7% in 2013. The adverse economic environment influenced in a negative way the financial standing of LGs and their ability to provide public services. This situation may hinder future economic growth from three basic perspectives: investment demand decrease, fiscal consolidation negative side effects and growth of credit risk and financial costs. Several pieces of research shows that LGs' spendings have relatively high productivity (Blöchliger, Égert 2013), (Fredriksen 2013) and thus effectively support economic growth. However, the historically high levels of LG investments became no longer sustainable – in relation to GDP they already dropped from 2.0% in 2009 to 1.6% in 2013, i.e. the lowest level since 2005. In addition, the current situation may require the implementation of stricter fiscal consolidation policies. The debate on how to implement fiscal consolidation to favour long-term growth is ongoing. The impact of fiscal policy tightening on growth is analyzed in (Barrell et al. 2012). It shows the possible adverse impact of fiscal consolidation on growth in the short-term horizon. Macroeconomic risks associated with deleveraging, including their impact on consumption, are modelled in (Eggertsson, Krugman 2012). There is also indicated a risk that increased productivity can reduce output in the case of the deleveraging process. Flaws of the fiscal austerity model for municipalities as a response to the crisis are shown (Peck 2014) and (Donald et al. 2014).

The economic slowdown also worsened the risk profile of local governments (Vammalle, Hulbert 2013). Since 2010, the local government sector in the European Union countries has experienced an overall decrease of its productivity, accompanied by a relative deterioration of its financial standing (Kluza 2014). This research further investigates the consequences of economic slowdown on the LG ability to service their current debt burden. Firstly, it conducts analysis of the financial standing of Polish LGs from the corporate finance perspective. That includes the calculation of ratios based on free operating cash flow, which are seldom considered by public sector entities. The constructed risk measures are based on (Palepu et al. 2004) and (Jajuga 2009). The research also presents assessment of existing debt repayment capacity of LGs in Poland. The second part of this paper is devoted to simulations of risk profile changes under specific scenarios. The modelling is conducted with the use of the Monte Carlo method, developed by Metropolis and Ulam (1949). Monte Carlo simulations are useful tools in finances. They are employed inter alia for estimating the value of real estate investments (Kelliher, Mahoney, 2000), risk of investments projects (Pawlak, 2012), valuation of companies (Białas 2012), credit risk assessment (Chyliński, 1999) as well as public sector policies evaluation (CP Yeh et al. 2014). The method involves random sampling of variables representing probability distributions for particular financial parameters. In this research it allows us to measure future changes of debt repayment capacity for LGs and their vulnerability to certain parameters.

METHODOLOGICAL NOTES

The analysis encompasses all local governments (LGs) in Poland, i.e. 2,809 entities: rural boroughs (RB), municipal-rural boroughs (MRB), municipal boroughs (MB), towns with county rights (TWCR), counties and provinces. All data about Polish LGs used in this research comes from the BESTI@ system run by the Ministry of Finance of Poland. Calculations for the Monte Carlo method were conducted with Microsoft Excel 2010 and Microsoft Visual Basic for Applications 7.0.

Financial Standing of Local Governments in Poland

During the recent economic slowdown, the debt of the local government sector in Poland increased from PLN 28.8 bn in 2008 to PLN 69.2 bn in 2013 with an annual growth rate (CAGR) of 19%. In relative terms it grew from 2.3% of GDP in 2008 to 4.2% of GDP in 2013. This was a result of systematic factors such as a slowdown of revenue growth combined with an increased amount of carried out commissioned tasks as well as individual policies of each entity in both cost management and implementation of environmental and infrastructural projects. Polish local governments implemented vast countercyclical policies. Their direct investments amounted on average to 13% of total investment in the Polish economy in the 2008-2013 period. However, the peak stage of investment spending took place in the 2009-2010 period with their 3.2% share in GDP. In 2013 LG investments dropped to 2.1% of GDP, the lowest for the last eight years. This trend confirms that former sizable investment policies of LGs appeared to be unsustainable in the context of servicing the accumulated debt burden.

Higher debt is typically associated with increased credit risk. The standard approach to evaluate LG sector risk is by using the gross debt to total revenue ratios. However such an approach delivers little information on debt repayment capacity. For the purpose of the LG financial standing assessment, two alternative indicators are proposed in this paper. They take into account the operating flows in LGs. They could be calculated using official budgetary reports presented by LGs. a. EBITDA / Gross Interest (EBITDA/GI ratio) Note, that in the case of LGs, EBITDA (Earnings before Interest, Taxes, Depreciation and Amortization) is equal to EBIT (Earnings before Interest and Taxes) since LG reporting in Poland is based on a cash basis. The typical warning signal is generated if this indicator is below the value of 2.0 for a given entity. Values below 1.0 show alarmingly low debt service capacity, approaching Ponzi-schemes. FOCF / Net Debt (FOCF/ND ratio) In this indicator, the net debt should include only interest bearing liabilities. FOCF (Free Operating Cash Flow) is the equivalent of operating surplus as defined in par. 242 of Public

Finance Law excluding accumulated historical budget surpluses, if any. For financially sound entities this indicator should amount to at least 20%.

Table 1: The Financial Standing Ratios for the Local Government Sector

	2008	2011	2013
EBITDA/GI	13.76	4.94	5.96
% of LGs with EBITDA/GI below 2.0	5%	16%	5%
FOCF/ND	1.75	0.27	0.31
% of LGs with FOCF/ND below 0.2	7%	36%	21%
Net debt / total revenues	7.7%	29.3%	30.3%

The indicators in Table 1 show that the worst financial situation of Polish LGs was in 2011. Although in 2013 there was some improvement of indicators based on operational surpluses, yet the free resources of LGs were systematically reduced as the net debt grew, and in 2013 for the first time it exceeded 30% of their revenues. In addition, the improvement between the years 2011 and 2013 was to a large extent the effect of a drop in market interest rates. In 2011, the average WIBOR 1M rate amounted to 4.37% compared to 3.04% in 2013, which had a direct impact on EBITDA/GI ratios.

The financial standing of LGs strongly differs between LG subcategories as presented in Table 2 below. Notably, the rural boroughs, which hold relatively low debt as well as adequately large operating surpluses to service it, have the best risk profile. Data shows that TWCR have the worst financial standing among LGs from the perspective of debt service capacity. Their ND/R ratio already reached 40% in 2013 and their average FOCF/ND ratio is dangerously low – for the last four years it has fluctuated around the 20% level. As a result, more than half of TWCR do not exceed the 0.2 threshold regarded as a safe level for the FOCF/ND ratio. Moreover, 17% of TWCR have an EBITDA/GI ratio below 2.0.

Table 2: Financial Standing Changes – Break Down By Local Government Subcategories

	2008	2011	2013	2008	2011	2013
	TWCR (65 entities)			RB (1571 entities)		
EBITDA/Gross Interest	10.39	3.42	4.33	24.06	7.84	10.05
% of LGs with EBITDA/GI below 2.0	3%	22%	17%	3%	14%	2%
FOCF/Net Debt	0.90	0.18	0.21	11.58	0.44	0.59
% of LGs with FOCF/Net Debt below 0.2	5%	62%	57%	5%	32%	15%
	MB (241 entities)			Counties (314 entities)		
EBITDA/Gross Interest	14.10	4.46	5.57	6.69	5.23	5.71
% of LGs with EBITDA/GI below 2.0	8%	22%	10%	15%	12%	9%
FOCF/Net Debt	2.15	0.25	0.30	1.58	0.39	0.35
% of LGs with FOCF/Net Debt below 0.2	8%	44%	31%	13%	25%	26%
	MRB (602 entities)			Provinces (16 entities)		
EBITDA/Gross Interest	14.33	5.05	6.50	32.77	7.52	7.20
% of LGs with EBITDA/GI below 2.0	4%	20%	5%	0%	6%	0%
FOCF/Net Debt	1.54	0.27	0.34	<i>no ND</i>	0.43	0.35
% of LGs with FOCF/Net Debt below 0.2	8%	44%	26%	0%	12%	12%

The accumulated debt may be repaid by LGs either with operational surpluses or sale of fixed assets. The analysis of LGs' financial reports and long-term financial plans reveals that numerous LGs will not be able to fully repay their debts within a 15-year time horizon based on their current historical financial flows. In the very optimistic scenario it is assumed that each entity will spend its total annual operating surplus and proceedings from sales of fixed assets on debt repayments and, in addition, it will not borrow any new debt. In the more realistic scenario, it is assumed that 40% of these resources will be spent on debt repayment and there will be no new borrowing. For both scenarios, the annual operating surpluses and sales of assets are calculated as an average from the 2011-2013 values. Even in the very optimistic scenario regarding budgetary policy of individual entities, it turns out that 112 LGs will require more than 15 years to repay

their gross debts – see Table 3. This group is over-represented by the counties. Switching to the more realistic scenario (with 40% of free financial resources spent on debt repayment), reveals that over 600 Polish LGs, including 50% of towns with county rights, would not be able to repay their debt in the 15-year horizon.

Table 3: Minimal Period Required to Repay Existing Debt - the Moderately Realistic Scenario (40% of Annual Operating Surplus and Proceedings From Sale of Assets Spent on Debt Repayment and No New Borrowing)

	no. of LGs	below years	3	3-5 years	5-10 years	10-15 years	15-20 years	above years	20
MB	241	7%		10%	33%	20%	13%		17%
MRB	602	10%		10%	28%	20%	13%		18%
RB	1571	19%		14%	29%	17%	9%		12%
TWCR	65	2%		5%	18%	25%	23%		28%
Counties	314	14%		9%	27%	16%	11%		23%
Provinces	16	6%		0%	44%	38%	13%		0%
Poland	2809	15%		12%	29%	18%	11%		15%

Monte-Carlo Simulations of Debt Service Indicators

The above analyses show that several local governments have a relatively constrained financial standing at the end of 2013. The important question is how their situation may change with different future economic scenarios. Simulations of changes in the financial standing of local governments may be carried out with the Monte Carlo method. A detailed description of the method and its vast applications can be found, for example, in Hendry (1984). In short, the method, instead of solving a numerical problem, is based on estimating a solution with the use of a random variable. The variable is chosen n times in a series of independent drawings. With the increasing number of repetitions, an obtained solution tends to be an effective estimator of a mean of simulated phenomenon. The random numbers used in simulations should reflect a relevant distribution consistent with the properties of the analyzed process.

In this research, triangular distributions of variables were implemented in the simulations. Such distributions are preferred in simulating many phenomena in finance and risk areas due to their natural easiness of reflecting scenarios for which there are predicted both the asymmetric changes of variables and the most likely outcome (Chyliński, 1999). A triangular distribution is a continuous probability distribution with a probability density function shaped like a triangle. It is defined by three values: the minimum value (min), the maximum value (max), and the peak value ($mode$), where $min \leq mode \leq max$. For the purpose of conducting the simulations, the inverse function of the cumulative distribution function is used. It has a form as follows:

$$F^{-1}(P) = \begin{cases} min + \sqrt{P(max - min)(mode - min)} & , \quad P < \frac{mode - min}{max - min} \\ max - \sqrt{(1 - P)(max - min)(max - mode)} & , \quad P \geq \frac{mode - min}{max - min} \end{cases}$$

In the simulations P is drawn randomly from the $\langle 0, 1 \rangle$ uniform distribution. In the case of the Monte Carlo method it is also important to determine the adequate number of iterations. The method assesses the estimation error based on the number of iterations. So using the equation for the total error: $\varepsilon = \frac{3\sigma}{\sqrt{N}}$, where σ is the standard deviation of the random variable and N is the number of repetitions it is possible to derive the minimal required number of repetitions for a specific error level.

The distributions analyzed in this paper are generally within the range $\langle 80\% \cdot \text{mode}; 140\% \cdot \text{mode} \rangle$. That brings the required number of iterations to $N = 49$ for 5% expected value error, $N = 308$ for 2% expected value error or $N = 1230$ for 1% expected value error. To find an acceptably small value for the number of iterations there were conducted goodness of fit tests (χ^2) between the 5000-iteration distribution and other distributions. The results of the tests, presented in Table 4, demonstrate that 50-iteration distribution is close to significant difference from a model distribution (5000 iterations): p -value 7.77%, thus it does not have the properties of a desired triangular distribution. Increasing the number of iterations to 100 significantly increases certainty that the obtained distribution is not statistically different from the model distribution (p -value 22.24%). As a result, all simulations of local government financial ratios were conducted with 100 drawings of the random variable.

Table 4: The Results of Goodness of Fit Tests (χ^2) Between the Model Distribution (5000 Iterations) and Distributions Obtained With Smaller Number of Iterations

5000-iteration distribution compared to:	χ^2 statistics	p -value
50-iteration distribution	15.52	7.77%
100-iteration distribution	11.84	22.24%
200-iteration distribution	7.70	56.45%

Note: all analyzed distributions have the same parameters, i.e. $\text{mode} = 100$ and the range: $\langle 80\% \cdot \text{mode}; 140\% \cdot \text{mode} \rangle$. Degrees of freedom = 9.

The Monte Carlo simulations were run for four financial categories: operating revenues, operating expenses (excl. debt service expense), debt service expenses, cash and cash equivalents (balance sheet category). Based on the simulation results, the ratios of $EBITDA/GI$ and $FOCF/ND$ were calculated for the *next* year. The simulated financial categories are independent from each other. In practice, some indirect dependence takes place between operating revenues and operating expenses, as decision makers take into consideration operating deficit among other key indicators during a budgeting process. However, the interdependence of these two categories is not strict since usually a larger proportion of expenses is fixed (in nominal terms or as indexed categories) compared to revenues, which are more flexible and subject to current managerial and political decisions.

Table 5 shows assumptions for each scenario. The basic scenario is relatively conservative, leading to an improved financial standing of local governments compared to the previous year. Other scenarios assume more relaxed spending policy of local governments, although the growths of expenses are also relatively modest, within realistic ranges.

Table 5: Scenario Assumptions for Monte Carlo Simulations

	1. Basic Scenario			2.A Scenario			2.B Scenario		
	<i>min</i>	<i>mode*</i>	<i>max</i>	<i>min</i>	<i>mode*</i>	<i>max</i>	<i>min</i>	<i>mode*</i>	<i>max</i>
Operating revenues	-10%	100	20%	-10%	100	20%	-10%	100	20%
Operating expenses (excl. debt service expenses)	-10%	100	20%	-10%	100	25%	-10%	100	33%
Debt service expenses	-10%	100	5%	-10%	100	5%	-10%	100	5%
Cash and cash equivalents	-20%	100	10%	-20%	100	10%	-20%	100	10%
	3.A Scenario			3.B Scenario					
	<i>min</i>	<i>mode*</i>	<i>max</i>	<i>min</i>	<i>mode*</i>	<i>max</i>			
Operating revenues	-10%	100	20%	-10%	100	20%			
Operating expenses (excl. debt service expenses)	-10%	102	20%	-10%	102	28%			
Debt service expenses	-10%	100	5%	-10%	100	5%			
Cash and cash equivalents	-20%	100	10%	-20%	100	10%			

* $\text{mode} = 100$ denotes using as a mode the value from the previous year for the given financial category; $\text{mode} = 102$ denotes using as a mode the value from the previous year increased by 2%. Note: *min* and *max* parameters are presented as % difference from mode value.

In addition, all scenarios assume a decrease of debt service costs, which reflects the current cycle of interest rates drops in Poland. The simulations for the scenarios in Table 5 were conducted for each local government in Poland. As a result 2 809 000 observations were obtained (for ratios *EBITDA/GI* and *FOCF/ND*).

The summary of simulation results is in Table 6. There are presented proportions of local governments which exceed warning levels for *EBITDA/GI* and *FOCF/ND* indicators. The warning levels of 2.0 and 0.2 for *EBITDA/GI* and *FOCF/ND*, respectively, are typical thresholds which, in the case of commercial entities, indicate high risk of non-repayment of the existing debt. However, in the case of public sector entities, which by definition do not face market risk and have legislative instruments to secure additional revenues, these levels are rather of an indicative nature, showing the overall financial strength of the sector. Thus, as it is presented in Table 6, even with modestly negative scenarios, like Scenario 2B and 3B, there will be created noticeable financial strains in ca. 40% of local governments.

The alarming levels for *EBITDA/GI* and *FOCF/ND* ratios amount to 1.0 and 0.1 respectively. As the Monte Carlo simulations show such levels may be crossed by 10%-20% of local governments, depending on the scenario. Comparing this with the current proportion amounting to ca. 2%-4%, the analysis indicates the potential for a deep credit risk deterioration of the local government sector in Poland. Comparison between the *EBITDA/GI* ratio distribution reveals that e.g. for the 20th percentile the *EBITDA/GI* ratio is more than 2.5 times lower in Scenario 2B and 3B than in the basic scenario. This indicates a high vulnerability of local governments with a currently weak financial standing to any adverse changes in their budgets. The adverse changes may be caused by, for example, interest rates increases, future macroeconomic slowdown, growth of local unemployment, increased local migrations or similar and quite likely events.

Table 6: Results of Monte Carlo Simulations for All Local Governments

% of all LGs	EBITDA/GI				FOCF/ND			
	ratio below 1.0	hitting the 1.0 barrier*	ratio below 2.0	hitting the 2.0 barrier*	ratio below 0.1	hitting the 0.1 barrier*	ratio below 0.2	hitting the 0.2 barrier*
Initial situation (real data for 2013)	1.4%	-	4.7%	-	4.8%	-	21.0%	-
1. Basic scenario	1.4%	1.4%	4.3%	4.7%	4.8%	6.1%	20.2%	25.6%
2.A Scenario	3.6%	10.0%	9.0%	17.8%	9.7%	17.4%	28.4%	35.2%
2.B Scenario	12.5%	22.2%	53.4%	62.3%	23.4%	59.9%	43.2%	70.7%
3.A Scenario	4.0%	4.4%	10.4%	11.1%	10.6%	13.3%	29.7%	35.4%
3.B Scenario	13.8%	39.1%	23.5%	48.9%	25.0%	47.0%	44.0%	60.8%

* This ratio indicates % of entities which have in their ratio simulated distributions at least one observation below the indicated ratio level. Although the average value of a given ratio for such entities may be above the warning level, there exists a perceptible probability that a specific scenario may end up for them with falling below the warning level.

The weakest financial standing is exhibited by TWCRs. These major municipalities are highly vulnerable to even mildly negative scenarios such as Scenario 2A and 3A. One third of them may have the analyzed indicators at alarming levels, regardless of the simulated scenario, and in the future they will require implementation of austerity plans or similar budgetary policies. Although this category consists of only 65 entities out of 2809 local governments, it covers 33% of Poland's population and 35% of all local government revenues. Thus financial troubles of the towns with county rights may create systemic problems for the whole public sector.

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BIOGRAPHY

Krzysztof Kluza, PhD is Adjunct Professor at Warsaw School of Economics (SGH) in the Department of Quantitative Economics and a former Fulbright Scholar at Columbia University in New York. He teaches i.a. public finance and change management courses. He also held several managerial positions in banking and insurance institutions in Poland. Currently he is the Chief Financial Officer and Management Board Vice-President in a global industrial company. Contact: Warsaw School of Economics, Department of Quantitative Economics, Madalinskiego 6/8 Street, 02-513 Warsaw, Poland. E-mail: kkluza@yahoo.com.

INVESTMENT BEHAVIOR OF INTERNATIONAL CAPITAL IN ASIA

Tzu-Yi Yang, Ming Chi University of Technology
Yu-Tai Yang, Army Academic (Department of Aircraft), R.O.C.

ABSTRACT

Many studies on the international capital investment behavior have proved the existence of investment behavior and positive feedback trading of international capitals in either theoretical or empirical analyses. However, most researches have not tested the characters of investment behavior, but simply used statistics analysis to determine if the investment behavior exists. As those studies failed to probe into the actual causes behind such behavior, they hardly contained the linkage between the theory and empirical evidence. This study is based on the definition of herding brought by Bikhchandani and Sarma (2001) and targets Asian countries for sampling with a six-year period of sampling international capitals. We aim to discuss if there are “Buy high, sell low” (or “Buy previous winners, sell previous losers”), “positive feedback trading,” and “investment behavior” in the global international capitals. We also explore the possible factors behind these phenomena.

KEYWORDS: International Capital, positive feedback trading, herding,

INTRODUCTION

Against the backdrop of freer international financial markets and more liquid global cash flows, the international capital behavior has left a significant impact on a country's economy and finance, leading to both positive and negative results. On the positive side, international capitals could spur a country to institute more sound and open economic policies and practices while helping the country to boost financial liberalization and globalization. However, the liquid and fast-moving nature of international capitals could also cause financial problems to some degree in a country or region. For example, the 1994's Mexican financial crisis and 1997 Asian financial crisis both were directly or indirectly linked to the behavioral pattern of international capitals. Therefore, study of the liquid nature of the international capitals should be placed on the forefront of current financial researches. Previous research has focused largely on international capitals' negative side, probably because those negative results exert a much more significant impact on a country's financial market than do their positive results.

This paper, based on Bikhchandani and Sarma's (2001) definition of investment behavior, aims at describing two different models and at discussing if there are positive feedback trading and investment behavior in global international capitals. It also makes a preliminary analysis on the trend of international capitals in globally emerging markets, with special attention to Asia's emerging markets.

This paper covers not only whether there is “positive feedback trading” or “investment behavior” in international capitals, but also a probe into the real causes of investment behavior. The results of the present study could provide investors with information on stock returns and foreign-exchange fluctuation in mutual-fund behavior, information that will help them decide on their own portfolios and investment patterns. Even the relevant authorities could take the study results into consideration in decision-making. The paper consists of a literature review, data description and analysis, and an empirical research.

LITERATURE REVIEW

Devenow and Welch (1996) indicated that in addition to financial data, agency policies and information learning would also provide some insight on international capital behavior. They found the rational investment behaviors in financial markets include information acquisition, investment decisions, banking management, information level, investment behavior, market-efficiency hypotheses, and non-rational investment behavior. In the aspect of financial theories, Devenow and Welch consider how to incorporate rational herding information that could swiftly affect market prices. Although there is mutual-fund investment behavior in the research papers of Borensztein and Gelos (2003), not all international capitals have apparent herding effects. For example, open-ended international capitals show more obvious investment behavior than do their close-ended counterparts. We, the authors of the present study, adopt the momentum strategy, also called “Buy high, sell low” strategy, in measuring investment behavior. Thus, we could see various methods to prove the existence of herding behavior

Several empirical studies regarding mutual-fund statistical methods, such as Froot, O’Connell and Seasholes (2001), suggest that a stable fund flow does not guarantee a continuous return. As the factors that affect fund flow are based on the previous return, the price sensitivity of regional stocks has a positive and massive impact on overseas fund inflow. What’s noteworthy here is the fact that price seems to have consistency with the persistence of a fund flow and that the interruption in fund flow could have an impact on its future return. Meanwhile, the authors of the present study divided a total of 44 countries into five major areas when analyzing whether a correlation exists between the stock markets in the divided regions and international capital behavior. We used the analytic method of variance to test the correlation between fund flow and return and found that the inflow of global funds could predict future returns in the emerging markets.

Asia’s emerging markets see the greatest significance among the global markets. Kim and Wei (2002) adopted the dynamic-trading model, the performance model, and the LSV-stock-return model and incorporated four dimensions (i.e., Korea’s offshore, domestic, single, and institution investors), three periods (i.e., steadiness, pre-Asian-financial-crisis and during-Asian-financial-crisis) and Korea’s stock and international capital data to probe into its difference through dynamic-effect and herding-effect models. The results showed that both dynamic effect and investment behavior had significance. Moreover, the investment behavior in either individual investors or institutional investors in overseas markets is more apparent than that in domestic markets. However, herding models using the change in stock portfolio held by single investors to prove the herding effect could only come up with unilateral results. The analysis of fund inflow should not cover only a single country’s stock market, but should probe its behavioral patterns on the basis of the overall fund flow. Thus, Kim and Wei could only prove that there is international capital investment behavior in Korea’s stock market, failing to identify the overall herding effect. Borensztein and Gelos (2003) indicated in their research that the investment behavior in open-ended international capitals is more prevalent than that in close-ended international capitals and that the investment behavior of global international capitals in larger emerging markets is more common. Meanwhile, emerging-market funds have a momentum strategy, i.e., “Buy high and sell low.” Therefore, mutual-fund investment behavior in the emerging markets seems more significant. That, in part, is why the present study is based on the 13 Asian emerging markets in an effort to identify herding effects from overall fund flows.

DATA DESCRIPTION AND ANALYSIS

These data of global fund flow and destination are sourced from Emerging Portfolio.com Fund Research (EPFR). The database, which includes 10,000 global investment companies, emerging markets, and American funds (including offshore and domestic registered funds), could trace the cross-boarder fund flow of stocks and bonds. The total assets under management totaled 5 trillion US dollars. Most of the

international strategic managers, investment managers, and academic research institutions use the data as a tool to study and analyze the emerging market and international financial issues.

This paper collected those data of stock markets and foreign exchange markets of each country from the sources of InfoWinner database under Infotimes, Taiwan Economic Journal and Data Stream, IFS and IMF database under International Monetary Fund. We also collected the data of the foreign exchange markets in 13 Asian countries from charged IMF database. As the service of IMF database is not provided for academic research, we went to great lengths negotiating with them to obtain their approval for using these data, which cover the member nations under IMF, macroeconomic indicators, and international economic statistic data. Those databases would be sufficient to provide data resources of all financial researches (excluding those conducted in Taiwan).

The present targets the data of stock markets in 13 Asia's emerging countries, except for Japan and Vietnam. Japan is not included in the Asian emerging markets and Vietnam does not provide stock market information in the above database, with its international capital flow less than 1% of total and not being the initiating countries of Asian financial crisis. The data collection started in January 1996 and ended in October 2004, spanning the daily data of pre-, during-, and post-Asian financial crisis. Then the daily information was calculated as monthly average data. These data include changes in the outflow of international capitals in each country, monthly moving average of share prices and foreign exchange rates. The fact that these data were all from the same period ensures consistency in all the data of research samples.

THE EMPIRICAL STUDY

This section mainly probe if there is a “Buy high, sell low” phenomenon and investment behavior in the global mutual-fund behavior in the 13 Asia's emerging markets. We compare the models in the three major categories: the data of overall international capitals in the 13 Asian countries during the Asian financial crisis. The empirical analysis in this research contains: (1) assessment of the fluctuation of stock returns and foreign-exchange rates using the fluctuation model of global international capital flow, along with introducing Model I and Model II, (2) analysis of the connections between stock returns and foreign exchange rates fluctuating against the global mutual-fund flow. The following is the empirical process of our research.

Model I: This is mainly to discuss the positive feedback trading effect of stock returns and foreign exchange rates fluctuating on international capital flow. It uses the impact of change in stock return and foreign exchange rate fluctuations during the $t-1$ period or even the $t-3$ period of international capital flow, which is the so-called the correlation behavior (fundamental driven) of “Buy high, sell low” or “Buy low, sell high.” A positive α coefficient would indicate the existence of positive feedback trading effect:

$$KI_{i,t} = \alpha_0 + \sum_{i=0}^3 \beta_i StockR_{t-i} + \sum_{i=0}^3 \gamma_i ExchR_{t-i} + \varepsilon_i \quad (1)$$

KI represents variation in international capital flow

Model II: This is based on the autocorrelation of international capital flow to probe the herding effect of international capital inflow. According to Bikhchandani and Sharma's (2001) definition of international capital investment behavior, herding effect is the degree of a “copycat” behavior of a person who observes others' behavior.” Thus, the capital inflow in the current period has actually reflected the condition of other international capital flowing into the country in the $t-1$, or even $t-2$, period. A positive α coefficient would indicate that the inflow or outflow of the international capital in the current period is actually based on the mutual-fund behavior in previous periods. This is exactly the herding phenomenon.

$$KI_{i,t} = \alpha_0 + \sum_{i=1}^2 \alpha_i KI_{t-i} + \sum_{i=0}^3 \beta_i StockR_{t-i} + \sum_{i=0}^3 \gamma_i ExchR_{t-i} + \varepsilon_i$$

(2)

The empirical analysis of international capital flow into Asia's emerging markets is needed. Did the international capital jointly flow into Asia's emerging markets in the wake of the 1997 Asian financial crisis? We need to use models to verify the behavior's trend and pattern. One thing, no doubt, is clear: the total volume of international capitals into Asia is gradually increasing. This is mainly caused by the fact that the economic growth in the Asia's emerging countries, such as Korea, China, and Vietnam, is relatively higher than those in the other regions, and this growth is attractive to foreign investors. Although the inflow of foreign investment could boost Asia's economy, the massive withdrawal of foreign money could result in a serious financial crisis. Our main purpose in studying mutual-fund behavior is to find out how to prevent the recurrence of such crisis in Asia.

We use Models I and II to see if there is a significant relationship between the macroeconomic indicators of the 13 Asian countries and mutual-fund behaviors. Especially in model II, the study incorporates the autocorrelation coefficients of international capital inflow and outflow, in order to identify the real investment behavior through this model. The results of our regression analysis find that 55% of the total volume of international capitals into the stock markets and foreign exchange markets in Asia's emerging countries does create some kind of impact (see Table 1). In Model I, we discover the "Buy high, sell low" positive feedback trading effect in the international capitals in the stock markets of Asia's emerging countries from the current period to the return period (t+1) or (t+3). Such correlation is quite significant. On the contrary, this positive feedback trading effect sees no significance in the fluctuation of the foreign exchange rate. In other words, the investment strategies of international capitals mainly focus on Asia's stock returns, which have the positive feedback trading effect.

Following our understanding of the positive feedback trading effect of international capitals on stock market returns, we should further use Model II to test if there is international capital investment behavior in this part. The results in the test of autocorrelation of international capital flow show that such behavior would have an impact on other investors and would attract their attention or precipitate their "copycat" behavior either in the period (t+1) or period(t+2). This would be defined as the existence of investment behavior, with high degree of significance.

Meanwhile, the present study spans over the entire period of the Asian financial crisis. Thus, we classify the 13 Asia's emerging countries at one time to conduct further study. First, we divide the entire sample into the countries affected by the financial crisis and those not affected by the crisis and further divide the two major groups into pre-, during-, and post-financial crisis to explore the linkage between international capital behaviors in different time periods and different impacts. In this paper, pre-financial-crisis refers to the period from January 1996 to June 1997, a total of 17 months; during financial crisis goes from July 1997 to December 1998, a total of 18 months; and post-financial crisis from January 1999 to November 2004, a total of 70 months. Countries affected by the financial crisis refer to those suffering from dire consequences, such as the Philippines, Thailand, Indonesia, Korea, and Malaysia. The rest are those countries not seriously affected. Therefore, this research is classified by pre, during, and post-financial crisis, and by the countries involved and not involved in the financial crisis. We also employ the empirical models of investment behavior and positive feedback trading effect to explore the connection of international capital behaviors.

In the empirical results presented in Table 2, we found positive feedback trading phenomenon in stock returns in the both groups of countries-- involved and not involved in the financial crisis. However, this kind of classification fails to identify investment behavior, which could possibly show less significance

under such circumstances. Thus, this study continues to discriminate by the time factor between those countries involved in financial crisis and those not involved.

In Tables 3 and 4, we could easily see that the results are way different from those in Table 4. First, in those countries not involved in financial crisis -- Bangladesh, India, Hong Kong, China, Taiwan, Singapore, Sri Lanka, and Pakistan-- we could see stock returns showing high significance in those countries not involved in the financial crisis. We also found that most investors regarded returns as their major consideration but were less concerned with the changes in currency exchange rate, probably because such changes did not provide as much attractive return as the stock market did. On the other hand, our study finds no investment behavior in those countries not involved in financial crisis before or after the crisis, probably because these enhanced their information transparency and reduce their investment behaviors indirectly.

Table 1: The regression analysis of EPFR and 13 Asia's emerging countries

Model I : "Positive Feedback Trading Effect"		Model II : "Investment behavior"	
CONSTANT	14.4657 (1.497)	CONSTANT	13.0268 (1.350)
STOCK	0.2397*** (6.789)	KI _{t-1}	0.0579** (2.088)
STOCK _{t-1}	0.5207*** (14.326)	KI _{t-2}	0.0507* (1.870)
STOCK _{t-2}	0.2844*** (7.830)	STOCK	0.2374*** (6.739)
STOCK _{t-3}	0.0086 (0.246)	STOCK _{t-1}	0.5080*** (13.787)
EXCH	-0.0197 (-0.456)	STOCK _{t-2}	0.2441*** (6.227)
EXCH _{t-1}	-0.0633 (-1.458)	STOCK _{t-3}	-0.0385 (-0.985)
EXCH _{t-2}	-0.0472 (-1.088)	EXCH	-0.0164 (-0.380)
EXCH _{t-3}	0.0011 (0.021)	EXCH _{t-1}	-0.0630 (-1.456)
		EXCH _{t-2}	-0.0425 (-0.981)
		EXCH _{t-3}	0.0085 (0.197)

*Instruction: 1. The dependent variable is the variation of international capital flow; figures in parentheses represent t values; 2. *, **, *** represent 10%, 5%, and 1% significant level respectively. 3. A negative EXCH value represents the appreciation of the currency exchange rate.*

CONCLUSION

In view of the empirical analysis presented in the preceding section, only positive feedback trading effects or investment behavior would appear, again in specific conditions (as in Tables 3 and 4). Anyhow, the empirical purpose in this study is to ascertain if these behaviors could contribute to economic development and to see if we could bring up suggestions to the practitioners.

To portfolio managers and investors, funds are basically managed by fund managers who intend to make returns so as to attract more funds under their management. These managers, however, should have an in-depth understanding of the fund's nature. The positive feedback trading effect is a positive occurrence for portfolio managers as it could make countries come up with effective countermeasures during a financial crisis so as to profit from investment behaviors. However, there is both a positive side and a negative side in investment behavior. Portfolio managers should think correctly as investment behavior often results from the time lag of market information acquisition making the portfolio managers unable to make appropriate investment decisions. When following others' investment behavior, the followers could make a profit if the direction is right; otherwise, they would suffer losses. Therefore, given the fund investment behavior,

portfolio managers should engage in prudent thinking. The individual investors also have to understand the risks of fund investments and to make sure if the country, or period, in which they pour money has the problem of poor information transparency.

Briefly, the present study is intended mainly to explore the behavioral phenomena of global capitals. Our empirical evidence suggests the existence of both positive feedback trading effect and investment behavior, although it has failed to particularly dig into the factors that lure international capitals.

Table 2: Regression Analysis of EPFR international capitals and the countries involved and not involved in the Asian financial crisis

Model I : “Positive Feedback Trading Effect”		Model II : “Investment behavior”	
Countries not involved in financial crisis	Countries involved in financial crisis	Countries not involved in financial crisis	Countries involved in financial crisis
CONSTANT	22.8883 (1.585)	CONSTANT	16.4155 (1.086)
STOCK	0.2154*** (5.620)	STOCK	0.5884*** (4.006)
STOCK _{t-1}	0.5210*** (13.134)	STOCK _{t-1}	0.7526*** (5.129)
STOCK _{t-2}	0.2460*** (6.201)	STOCK _{t-2}	0.8766*** (6.028)
STOCK _{t-3}	-0.0077 (-0.202)	STOCK _{t-3}	0.1450 (0.315)
EXCH	-22.939 (-0.643)	EXCH	-0.0077 (-0.184)
EXCH _{t-1}	-24.9097 (-0.656)	EXCH _{t-1}	-0.0576 (-1.366)
EXCH _{t-2}	4.0691 (0.110)	EXCH _{t-2}	-0.0438 (-1.037)
EXCH _{t-3}	-18.4820 (-0.534)	EXCH _{t-3}	-0.0015 (-0.037)
		CONSTANT	27.0305 (1.873)
		KI _{t-1}	-0.0850** (-2.261)
		KI _{t-2}	0.0264 (0.725)
		STOCK	0.1967*** (5.1736)
		STOCK _{t-1}	0.5419*** (13.527)
		STOCK _{t-2}	0.2855*** (6.374)
		STOCK _{t-3}	0.0080 (0.1777)
		EXCH	-11.4375 (-0.332)
		EXCH _{t-1}	-33.1825 (-0.912)
		EXCH _{t-2}	13.1015 (0.356)
		TEX _{t-3}	-27.794 (-0.793)
		CONSTANT	10.9717 (0.772)
		KI _{t-1}	0.3214*** (7.130)
		KI _{t-2}	0.0009 (0.981)
		STOCK	0.5307*** (3.899)
		STOCK _{t-1}	0.5598*** (4.088)
		STOCK _{t-2}	0.6132*** (4.403)
		STOCK _{t-3}	-0.1380 (-0.976)
		EXCH	-0.0094 (-0.238)
		EXCH _{t-1}	-0.0549 (-1.394)
		EXCH _{t-2}	--0.0242 (-0.614)
		EXCH _{t-3}	0.0117 (0.296)

Instruction: 1. The dependent variable is the fluctuation in the mutual-fund flow; figures in parenthesis represent *t* values. 2. *, **, *** represent 10%, 5%, and 1% significant level respectively. 3. Countries not involved in the financial crisis include Bangladesh, India, Hong Kong, China, Taiwan, Singapore, Sri Lanka, and Pakistan; the ones involved in the crisis include Indonesia, Korea, Malaysia, the Philippines and Thailand. 4. A negative EXCH value represents the appreciation of a currency exchange rate

Table 3: Regression Analysis of EPFR international capitals and the countries not involved in the financial crisis before, during, and after the crisis.

Model I : "Positive Feedback Trading Effect"					
Pre-financial crisis		During financial crisis		Post-financial crisis	
CONSTANT	5.5373 (0.128)	CONSTANT	1.8418 (0.0471)	CONSTANT	37.5521 (2.134)
STOCK	0.0392 (0.316)	STOCK	0.0919 (1.356)	STOCK	0.2315*** (4.259)
STOCK _{t-1}	0.4901*** (3.934)	STOCK _{t-1}	0.4965*** (7.353)	STOCK _{t-1}	0.5761*** (10.710)
STOCK _{t-2}	-0.0252 (-0.174)	STOCK _{t-2}	0.4099*** (6.064)	STOCK _{t-2}	0.1934*** (3.641)
STOCK _{t-3}	0.0755 (0.520)	STOCK _{t-3}	-0.0807 (-1.161)	STOCK _{t-3}	0.0620 (1.229)
EXCH	-8.7336 (-0.060)	EXCH	-33.7160 (0.550)	EXCH	-29.8895 (-0.667)
EXCH _{t-1}	29.7106 (0.189)	EXCH _{t-1}	-20.0237 (-0.310)	EXCH _{t-1}	-12.2236 (-0.5256)
EXCH _{t-2}	-4.5701 (-0.040)	EXCH _{t-2}	54.6275 (0.856)	EXCH _{t-2}	-17.2518 (-0.361)
EXCH _{t-3}	-25.4645 (-0.261)	EXCH _{t-3}	-7.9372 (-0.122)	EXCH _{t-3}	-12.8582 (-0.286)

Table 3: Regression Analysis of EPFR international capitals and the countries not involved in the financial crisis before, during, and after the crisis.

Model II : "Investment behavior"					
Pre-financial crisis		During financial crisis		Post-financial crisis	
CONSTANT	7.0053 (0.178)	CONSTANT	-7.3949 (-0.193)	CONSTANT	37.0864 (2.089)
KI _{t-1}	-0.3693*** (-3.444)	KI _{t-1}	-0.2303* (-2.580)	KI _{t-1}	-0.0330 (-0.711)
KI _{t-2}	-0.1760 (-1.617)	KI _{t-2}	0.0638 (0.732)	KI _{t-2}	0.0479 (1.043)
STOCK	0.0111 (0.087)	STOCK	0.0807 (1.083)	STOCK	0.2276*** (4.177)
STOCK _{t-1}	0.5170*** (4.294)	STOCK _{t-1}	0.5690*** (8.264)	STOCK _{t-1}	0.5852*** (10.667)
STOCK _{t-2}	0.0877 (0.617)	STOCK _{t-2}	0.4809*** (5.924)	STOCK _{t-2}	0.2033*** (3.401)
STOCK _{t-3}	0.1972 (1.339)	STOCK _{t-3}	-0.0449 (-0.476)	STOCK _{t-3}	0.0391 (0.663)
EXCH	7.5085 (0.055)	EXCH	-29.5672 (-0.499)	EXCH	-30.3970 (-0.678)
EXCH _{t-1}	29.3649 (0.197)	EXCH _{t-1}	-19.5003 (-0.314)	EXCH _{t-1}	-11.4910 (-0.240)
EXCH _{t-2}	-4.9147 (-0.046)	EXCH _{t-2}	42.5893 (0.693)	EXCH _{t-2}	-16.4524 (-0.344)
EXCH _{t-3}	-28.2040 (-0.303)	EXCH _{t-3}	15.9603 (0.253)	EXCH _{t-3}	-12.3658 (-0.275)

Instruction: 1. The dependent variable is the fluctuation in the international capital flow; figures in parenthesis represent t values. 2. *, **, *** represent 10%, 5%, and 1% significant level respectively. 3. Pre-financial-crisis refers to the period from January 1996 to June 1997; during-financial-crisis refers to the period from July 1997 to December 1998; post-financial-crisis refers to the period from January 1999 to November 2004.

Table 4: Regression Analysis of international capitals and the countries involved in the financial crisis before, during, and after the financial crisis

Model I : "Positive Feedback Trading Effect"					
Pre-financial crisis		During financial crisis		Post-financial crisis	
CONSTANT	56.3742 (1.414)	CONSTANT	-39.7160 (-0.876)	CONSTANT	34.8233 (1.775)
STOCK	0.4360* (1.739)	STOCK	0.3467 (0.992)	STOCK	0.7802*** (3.354)
STOCK _{t-1}	0.3856 (1.492)	STOCK _{t-1}	0.5900* (1.693)	STOCK _{t-1}	0.9975*** (4.296)
STOCK _{t-2}	0.9272** (3.687)	STOCK _{t-2}	0.9214** (2.582)	STOCK _{t-2}	0.8479*** (3.649)
STOCK _{t-3}	0.1240 (0.518)	STOCK _{t-3}	0.0867 (0.245)	STOCK _{t-3}	0.2389 (1.065)
EXCH	-2.6628 (-0.505)	EXCH	-0.0079 (0.171)	EXCH	0.0270 (0.254)
EXCH _{t-1}	-5.6961 (-0.958)	EXCH _{t-1}	-0.0551 (-1.175)	EXCH _{t-1}	-0.0036 (-0.034)
EXCH _{t-2}	2.0226 (0.341)	EXCH _{t-2}	-0.0352 (-0.749)	EXCH _{t-2}	-0.0608 (-0.566)
EXCH _{t-3}	-6.0473 (-1.123)	EXCH _{t-3}	0.0037 (0.074)	EXCH _{t-3}	0.0219 (0.215)

Model II: "Investment behavior"					
Pre-financial crisis		During financial crisis		Post-financial crisis	
CONSTANT	67.1276 (1.599)	CONSTANT	-21.1388 (-0.554)	CONSTANT	26.4607 (1.385)
KIt-1	-0.0517 (-0.384)	KIt-1	0.5998*** (5.456)	KIt-1	0.2727*** (4.744)
KIt-2	-0.1171 (-0.918)	KIt-2	-0.1211 (-1.157)	KIt-2	-0.0079 (-0.140)
STOCK	0.3976 (1.527)	STOCK	0.1576 (0.535)	STOCK	0.7364*** (3.270)
STOCKt-1	0.4188 (1.555)	STOCKt-1	0.3577 (1.228)	STOCKt-1	0.7957*** (3.4856)
STOCKt-2	0.9798*** (3.732)	STOCKt-2	0.5038 (1.656)	STOCKt-2	0.5842** (2.514)
STOCKt-3	0.1742 (0.670)	STOCKt-3	-0.4355 (-1.386)	STOCKt-3	0.0380 (0.318)
EXCH	-2.4399 (0.458)	EXCH	-0.0251 (-0.642)	EXCH	0.0327 (-0.318)
EXCHt-1	-5.8324 (-0.970)	EXCHt-1	-0.0418 (-1.072)	EXCHt-1	-0.0119 (-0.115)
EXCHt-2	1.2601 (0.208)	EXCHt-2	-0.0051 (-0.130)	EXCHt-2	0.0403 (0.409)
EXCHt-3	-6.6102 (-1.211)	EXCHt-3	0.0080 (0.188)	EXCHt-3	0.0304 (0.253)

*Instruction: 1. The dependent variable is the fluctuation in the international capital flow; the figure in parentheses represent t values. 2. *, **, *** represent 10%, 5%, and 1% significant level respectively. 3. Pre-financial-crisis refers to the period from January 1996 to June 1997; during- financial-crisis refers to the period from July 1997 to December 1998; post-financial crisis refers to the period from January 1999 to November 2004.*

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BIOGRAPHY

Tzu-Yi Yang, corresponding author, Ming Chi University of Technology (Department of Business and Management)84 Gungjuan Rd., Taishan Dist. New Taipei City 24301, Taiwan

Yu-Tai Yang, Army Academic R.O.C. (Department of Aircraft Engineering)
No.750, Longdong Rd., Zhongli City, Taoyuan, County 320, Taiwan (R.O.C.)

NAVIGATING THE PUBLISHING PROCESS

Terrance Jalbert, The University of Hawaii-Hilo

ABSTRACT

GETTING AN IDEA

1. Maintain a running list of your ideas.
2. Every time you have a few minutes, go to your list and ask yourself, in the next 30 minutes how can I advance one of these ideas.

RESEARCH PARTNERS

Selecting a Partner

1. There are advantages to working on your own.
2. Select someone with the right characteristics
 - a. Hard Worker
 - b. Willing to do their share of the work
 - c. Someone with time to conduct research
 - d. Intelligent
 - e. Mutual Interests
 - f. Cooperative
 - g. Likely to reciprocate
3. Good research partners are hard to find. Don't abuse a good research partner.

Working with a Partner

1. Start only one paper at a time with a new research partner.
2. Be patient with your research partner. They have a life and due to births, illnesses and other life events, they may not be on your schedule.
3. Recognize on some projects you will do most of the work. On others, your partner may do most of the work.
4. Use caution when selecting one of the professors from your Ph.D. program as a research partner.

How Many Authors on a Paper?

1. Two or three authors are good.
2. Four authors is not good but can be ok.
3. More than four authors looks bad.

WRITING YOUR MANUSCRIPT

Writing your Manuscript

1. Use only Microsoft Word to type your document.
2. Using free Word clones causes significant problems in the publication process.
3. Files created in another program and copied or saved as a Microsoft Word file cause significant problems in the publication process.
4. Unless the journal specifically requests otherwise, use the standard Microsoft Word equation editor.
5. Use only Microsoft spreadsheets and Microsoft
6. drawing programs.
7. Back up your files on a daily basis.

Organizing your paper

1. Organization
2. Abstract

3. Introduction
4. Literature Review
5. Data and Methodology
6. Results
7. Concluding Comments

Title

1. Descriptive and no more than 15 words.
2. Write a strong title
 - a. Strong Words:
 - i. Empirical, Evidence
 - b. Weak Words:
 - i. Analysis, Case
 - ii. Use Key Words from your Discipline
3. Think about what will look good on your vita.

Abstract

1. General Introduction to your paper
2. The goal is to precisely communicate to the reader what the paper is about.
3. Not more than 200 words
4. Do not use acronyms
5. Generally do not cite other papers in the abstract

Introduction

1. A brief introduction to the problem being addressed.
2. Include some summary statistics of the magnitude of the problem.
3. One paragraph discussion of the general state of the literature.
4. What you are going to do in the paper to advance the literature.
5. A few lines indicating how the remainder of the document is organized.

Literature Review

1. As a general rule do not cite magazines.
2. Use scholar.google.com
3. Narrow your literature review down to those articles that directly relate to the issue you are addressing in your paper.
4. Make sure that everything that you cite in the text is included in your reference section.
5. Make sure that everything you reference is cited in the body of the text.

Data and Methodology

1. Where the data was obtained from?
2. Time period covered in the analysis?
3. Frequency of the data observations?
4. Variables that the data were collected for?
5. Summary statistics.
6. Hypotheses that are being tested.
7. For regressions, specify the equation being estimated in the text of the document.
8. For Surveys indicate
 - a. Questions included in your survey? (Consider including the survey instrument as an appendix to the paper)
 - b. When was the survey conducted?
 - c. Where was the survey conducted?
 - d. What was the response rate?
 - e. What are the total number of usable observations?

- f. Did you receive human subject research permission from your University?

Results

1. Make sure to introduce each table and figure you present in the text of your document.
2. Walk the reader through the results.
3. Select an observation in your table and explain that observation to the reader.
4. Incorporate data into MS Word tables.
5. Segregate your data when possible to get additional results,
 - a. by gender, age, country, region, year, industry, before and after a crises.

Tables

1. Don't create small one or two line tables.
2. Include information directly in the document text.
3. Combine several small tables into a single table with multiple panels.
4. Do not use exponential notation (3.2E-5).
5. Display appropriate precision
 - a. 0.0021, 1.134, 10.22, 100.6, 1,049.1, 10,432

Table Description

1. Make sure to include a 3-6 line description below your tables. The reader should be able to understand what is contained in the table without referring back to the text of the document.
2. This description is not to replace the discussion in the text, but to supplement the discussion in the text.
3. Redundancy is ok in this case.
4. Example of Table Description

*This table shows the results of the regressions on CEO compensation using data from 2004. The estimated equation is: $CEO\ Compensation = a + b_1(CEO\ age) + b_2(years\ with\ company)$. The first figure in each cell is the regression coefficient. The second figure in each cell is the t-statistic. ***, ** and * indicate significance at the 1, 5, and 10 percent levels respectively.*

Concluding Comments

1. Reiterate the goal of your paper.
2. Briefly describe the test methodology and data.
3. Briefly summarize your major findings.
4. Discuss how managers might benefit from the results.
5. Discuss any limitations of your work.
6. Provide suggestions for future research.

Acknowledgements

1. Do acknowledge anyone that has helped you with the paper.

Colleagues, Administrators, Funding Agencies, Assistants, Reviewers, Editors.
It is a nice courtesy to the reviewers and editor.
2. It subtly communicates to colleagues the journal is peer reviewed.
3. Few people will be insulted if you acknowledge them but should not have.
4. Many will be insulted if you do not acknowledge them but should have.
5. Acknowledgments-Make sure to indicate that any remaining errors are the authors responsibility.
6. If someone has contributed substantially to your paper consider making them a co-author on the paper rather than just acknowledging them.

Biography

1. Your biography should indicate your employer, your publication history, contact information and any other important information.

Tom Tetertall, Ph.D. is Professor of Management at the University of East Hawaii. He is also an arbitrator for the Human Ethics Commission. His research appears in journals that include: Diversity Review, Management Styles, and Latino Business Review. He can be contacted at: University of East Hawaii, COB, 400 W. 2nd St., Kauai Hawaii, 96333, USA, email: tomt@NHI.edu.

2. Do not make your biography excessively detailed.

FORMATTING

1. Editors are looking for papers that are high quality. But they also look for papers that will not add an excessive burden to their work load.
2. They look for authors that will be pleasant to work with on revisions and in the publication process.
3. A properly formatted and written paper communicates to the editor that you will be pleasant to work with, thereby increasing your chance of publication.
4. Check the journal style guidelines to make sure you have the paper formatted properly.
5. Be sure figures and tables are editable in Word
6. Anything created or imported as an image is problematic.
7. Anything that is scanned needs to be recreated.
8. Make sure that figures and tables are legible.
9. If you are unable to edit it in MS Word it should be recreated.
10. When copying from Excel into word make sure to use the “Paste Special”, “Paste as Chart” Command so it can be edited in MS Word.
11. Avoid one-sentence paragraphs.
12. Avoid one-paragraph sections.
13. If you have subsections underneath a main section, start the main section by indicating how the subsections are laid out.
14. Bullet lists do not appear well in journals.
 - a. Longer lists should be placed in a table. Then reference the table in the text of the document.
 - b. Shorter lists should be incorporated directly into the text.
15. Make sure your references are formatted according to journal guidelines.
16. Do not use text boxes
17. Do not use section breaks.
18. Do not use text levels

WRITING QUALITY

1. Use the grammar checker in MS Word.
2. Use an advanced writing editor:
 - a. Stylewriter **
 - b. Whitesmoke.
3. Write in third person active voice when possible.
4. Give it to a friend to read.

WORKING WITH THE EDITOR

Submissions

1. Leave your document set for 1-2 weeks between completion and submission. Give the document a final read before submission.
2. Indicate in your submission correspondence that the paper is not under review elsewhere and has not been published elsewhere.
3. Never EVER submit a document to two journals simultaneously.

Correspondence

1. Don't ask the editor every week for a status update. (every 2-3 months is sufficient)
2. If you are close to a tenure or promotion decision, do let the editor know. Editors are human and will commonly try to get the review completed prior to the promotion decision date.
3. Use submission numbers in all correspondences.
4. Be courteous when corresponding with the editor.
5. Publishing is to a certain degree political. Be willing to review papers for the journal.

Reputation

1. Our industry is small. Editors remember if you were especially easy or especially hard to work with.
2. Your reputation is very important, so make sure you leave the best possible impression, even if your paper is rejected.

Nonresponsive Editors

1. After 3 months, ask if there is any additional information you can provide.
2. After 6 and 9 months request that the editor send a reminder to the reviewers.
3. After 1 year send the editor a status check email.
4. After one year and two weeks, if the editor has not responded, send them a letter withdrawing your paper from publication consideration and try elsewhere.

REVIEWER AND EDITOR COMMENTS

1. Respond to revise and resubmit requests as quickly as possible, but take sufficient time to complete the requested changes.
2. Set the revised manuscript down for a week and reread the paper before submitting it.
3. Do not send the exact same version back to the editor without having addressed the concerns of the reviewers.
4. Do not respond rudely.
5. Prepare a document that indicates how you have addressed each of the reviewers concerns.
6. Your document should review each change that the reviewer has requested and your response to each request individually.

Reviewer Comment: In your data section please indicate the number of observations.

Author Response: Thank you for your suggestion. We have incorporated a sentence indicating the number of observations on page 22 as follows. "The data included 2,436 usable observations."

7. In the event that you are not able to address a reviewers concern. Explain carefully why you are not making the changes, and request the reviewers understanding. Acknowledge the issue in the paper and note it as a limitation, or area for future research.

ACCEPTANCES

1. Make sure to read the page proofs carefully.
2. Pay any fees due. Publishing is expensive, but it is a necessary evil. You have invested a great deal of your time in the research, the publication fee is a small part of your total investment in the project.
3. Expect some time between acceptance and publication.

REJECTIONS

1. Rejections happen.
2. Don't be discouraged by a rejection. Rejections are part of the process.
3. Make any changes that the editor and reviewers suggest and submit the paper to a different journal.

ELECTRICITY SECTOR RESTRUCTURING AND POWER SUPPLY RELIABILITY IN NIGERIA

Ado Ahmed, Abubakar Tafawa Balewa University (ATB), Bauchi, Nigeria
Bala Suleiman Dalhat, Abubakar Tafawa Balewa University (ATB), Bauchi, Nigeria
Malo Mangai Josiah, Abubakar Tafawa Balewa University (ATB), Bauchi, Nigeria

ABSTRACT

The public sector has for long monopolised the supply of infrastructure services in Nigeria. It is also true that the public sector has become unable to sufficiently provide for the infrastructure needs of the Nigerian economy leading to huge deficit and self provision by consumers especially businesses. The deregulation of the industry therefore provides the means for private participation. Could this opening lead to power supply reliability that the business sector dearly needs? The research assesses perception of firms' management on the opening up of the electricity market on power supply reliability. We adopted survey method to collect data from manufacturing firms in Enugu, Onitsha, Lagos, Port Harcourt and Kano representing the major industrial and commercial centres of the country. Simple linear regression model was used in data analysis and hypothesis testing. The result indicates that the IV (ESR) has significant influence on the DV (PSR) with a p value of .004. The model explains about 33% of variation in the DV. The paper therefore recommends for improvement in the prevailing investment climate in the country as a way of boosting private sector participation that could result in power supply reliability to the Nigerian economy.

KEY WORDS: Private Sector Investment, Power Supply Reliability, Manufacturing Firms, Investment Climate

INTRODUCTION

Private sector is gradually becoming active today in the infrastructure sub-sector of developing and transition economies. Government investment in the electricity sector has failed to guarantee power supply adequacy and reliability which are important ingredients for national economic development. Unreliable power supply in Nigeria just like in many other African economies has negatively impacted on the living standard of the people, has increased costs of doing business and worsens the poverty situation of Nigerians (Adenikinju, 2005; Iwayemi, 2008; Adoghe, Odigwe and Igbinovia, 2009). Consequent upon the failure of the Nigerian electricity industry to provide adequate power supply to the economy the business sector expend significant amount of resources to offset the deficiencies in publicly provided services which the publicly owned monopoly (NEPA now, PHCN) failed to provide. Until the reform of the sector in 2005, NEPA (National Electric Power Authority) remained the only monopoly in the industry whose operations were characterised by inefficiencies, under investment, low tariff and deficient supply of electricity (Anas, Lee and Murry, 1996; Adenikinju, 2005; Iwayemi, 2008).

Due to the dismal performance of the industry, the Nigerian government introduced industry wide reform to promote private investment with the aim of promoting competition, enhancing efficiency and ultimately strengthening power supply reliability that could spur economic growth and development of the Nigerian economy (FGN, 2010). The opening up of the industry which was long overdue was expected to lead to increased investment in the electricity sector of Nigeria and ultimately contribute to increased electricity supply. The potentials of this development in reducing the reliance of the business sector on self provision of electricity especially the small scale business are high. It has long been argued that the opening up of the

electricity sector for private investment and appropriate pricing of electricity present the best opportunity for redressing the dismal performance of the Nigerian electricity sector (World Bank, 1994; Anas, et al, 1996; Adenikinju, 2005; Iwayemi, 2008). The reform of the electricity sector has led to the unbundling of the sector into generation, transmission and distribution and the creation of the sector regulator (NERC) among others. The study therefore surveys the perception of business firms on the impact of the private sector participation on promoting electricity supply reliability.

Study's Objectives and Hypotheses: The study is guided by the following objective and hypothesis.

Objective: The objective of the study is to assess the impact of electricity restructuring on power supply reliability in Nigeria.

Hypothesis

Ho: Electricity sector restructuring in does not have significant effect on power supply reliability in Nigeria.

H₁: Electricity sector restructuring significantly impacts on power supply reliability in Nigeria

LITERATURE REVIEW

This section is subdivided into three sub-sections. Traditional (Public) Financing of Electricity Infrastructure. The provision of infrastructure services used to be the preserve of the public sector especially in the developing world (Merna and Nkiru, 1998; 2002). This was due to the consideration of infrastructure as a strategic sector of the economy and the huge quantum of resources required financing an infrastructure project (Estache, 2005). Consequently state owned utilities sprang up providing infrastructure services. The infrastructure sector became a monopoly sector with only the state utilities operating in the sector. This led to the monopolization of the infrastructure industry and the consequent failure of the industry to provide efficient services to the customers due to operational inefficiency, politicization of the industry under investment among others (Baumol and Lee, 1991; Anas, Lee and Murry, 1996). The Nigerian electricity supply industry dominated by NEPA has failed to provide the electricity needs of the Nigerian economy leading to widespread private provision (Adenikinju, 2005).

The failure of the industry to provide for the electricity needs of the Nigerian economy has been attributed to the public monopoly of the industry and most especially the inability of the government to provide the investments needed to expand the industry's generation, transmission and distribution infrastructure (Anas, et al, 1996; Ilori, 2002). Anas et al (1996) argue that policy of protecting the public infrastructure monopolies results in sub-optimal performance which constrains the capacity of the industry to supply sufficient power to the economy. Such a protectionist policy prevents the users of infrastructure services from seeking other sources of infrastructure services and compels them to remain captive to the inefficient public utility sector. There is a compelling argument therefore for policy makers to consider the opening up of the electricity sector to private investment which could fill in the electricity supply gaps that have proved inadequate and difficult to improve by the public sector. There is therefore an urgent need for the restructuring of the regulatory framework to unwind the complex web of regulatory and institutional barriers which inhibit the private provision of infrastructure services (Baumol, 1991; Anas et al, 1996).

Conceptual Discussions on Power Supply Reliability

There are essentially two fundamental components to electric power supply reliability: adequacy of investment and supply security (Hirst and Hardly 1999; Oren, 2000) Reliability of supply is essential since electricity is supplied as it is being produced (Hirst and Hardly; Jamasb, et al, 2005; Brennan, 2007).

Electricity supply reliability is an important component of government energy policy today for a number of reasons. Electricity is essential to the operation of the economy and the society at large. It is a product that cannot be stored and as such it is exposed to vulnerabilities to imbalances between supply and demand and lastly its supply depends on the use of robust transmission system (Brennan, 2007). At any point the demand outstrip supply or when there is system disruption there is black out which imposes significant costs to the electricity consumers and the economy. Consequently ensuring electricity supply reliability /security has become a pivotal policy thrust of most government across the globe. We are witnesses to the recent supply disruption in California in 2000/2001, and North-Eastern US and Ontario, 2003 (Brennan, 2007), London, Denmark/Sweden and Italy in 2003 (Meade, 2005). According to the International Energy Agency, (2002) security of electricity supply simply depends on the adequacy of investment in terms of providing enough generating capacity to meet demand. Private investments are seen as quick and relatively easy solution to perennial power supply constraints and a means to upgrade industry benchmark in an SOE dominated industry where inefficiency are the dominant operating feature of the industry (APEC, 1997 ; Gratwick and Eberhard, 2007). Private investment therefore is expected to lead to power supply reliability (Gratwick and Eberhard, 2007) and the means of ensuring the *lights stay* on (Meade, 2005, p1) all the time.

Theoretical Background

The work is structured on the theory of contestable markets. The theory is a generalization of the ideals of the perfectly competitive market characterised by free entry and free exit. Though the market is compatible with economies of scale the fact that there is potential for entry into the market makes incumbent to behave competitively (Baumol and Lee, 1991). The introduction of contestable markets eliminates the opportunity for excessive or monopolistic prices or profits. According to Baumol and Lee, (1991) even a pure monopolist operating in this market cannot generate excessive return on its capital in the long run because any excessive profit inevitably attracts potential new entrants into the market as there is no sunk costs. The market reduces or eliminates inefficiency or wastes especially those attributable to managerial ignorance, wrongdoing or lack of initiative, or inefficiencies related to delays in the introduction of technological innovations or improvement. A contestable market also cuts predatory pricing, and monopoly power in the market (Baumol and Lee, 1991).

The market contestability theory is applied to explain the cause of inefficiency in the infrastructure sector of the developing countries and their remedies. It has been observed (Lee and Anas,1989; Ajayi, 1995; Adenikinju,2005) in Nigeria and in many developing countries including , state owned utilities (monopolies) with huge capital investment fail to deliver adequate infrastructural services such as electricity, water and telecommunication. Such inadequate supply of infrastructure imposes significant cost on the industrial sector of such economies. The costs incurred are in the form of acquisition and maintenance of expensive generating equipment for self provision of electricity to overcome such deficiency, disruption in production, raw material wastages among others (Lee and Anas, 1989; Ajayi, 1995; Adenikinju,2005). According to Baumol and Lee, (1991) the best way to reverse the ugly trend is for Nigeria to create incentive for the private sector participation through dismantling of the regulatory structures that prohibits the entry of the private sector into the electricity industry. Such regulatory changes will help to create a contestable electricity market. Thus encouraging private sector participation could help to get the industry out of its current doldrums characterised by X-inefficiency. Under the new arrangement the role of the government can be redefined to that of enacting regulation and appropriate monitoring and supervision of market operations, with little or no provision of such services by the public sector.

METHODOLOGY

The study is a survey of business firms in the three industrial clusters of Nigeria. Questionnaire instrument was used to gather firm level data from the manufacturing sector of the Nigerian economy. The choice of the manufacturing sector was informed by the fact that the bulk of the costs of poor and unreliable

electricity is born by the manufacturing firms, which have to go to considerable expense to overcome these deficiencies as reported by Lee and Anas, 1989 and Adenikinju, 2005. Responding firms were selected through stratified random sampling in the three industrial centres of the country i.e. Lagos, Onitsha and Kano industrial centres. About 150 questionnaires were distributed as follows: Lagos/Ibadan axis 90, Onitsha/ Aba axis 30 and Kano /Kaduna axis 30 reflecting the density of industrial distribution in the country. Lagos got the highest allocation because it is considered as the hub of manufacturing activity in Nigeria (MAN, 1994, 2003; Dutse, 2013). In all about 98 questionnaires were returned representing about 65% of the questionnaire distributed. 9 questionnaires were found to be defective and were therefore discarded. About 81 questionnaires were entered into the data filed. Prior to the data analysis and hypothesis testing, descriptive statistics were employed to ensure that the data comply with the relevant assumption of regressions analysis such as data normality, sample size adequacy, linearity and homoscedacity, as suggested by Hair et al, (2006); Tabachnik and Fidde, (2007) Pallant, (2011) among others. Figures 1, 2 and 3 graphically depict the assumptions of the regressions analysis met by the data.

Figure 1: Histogram

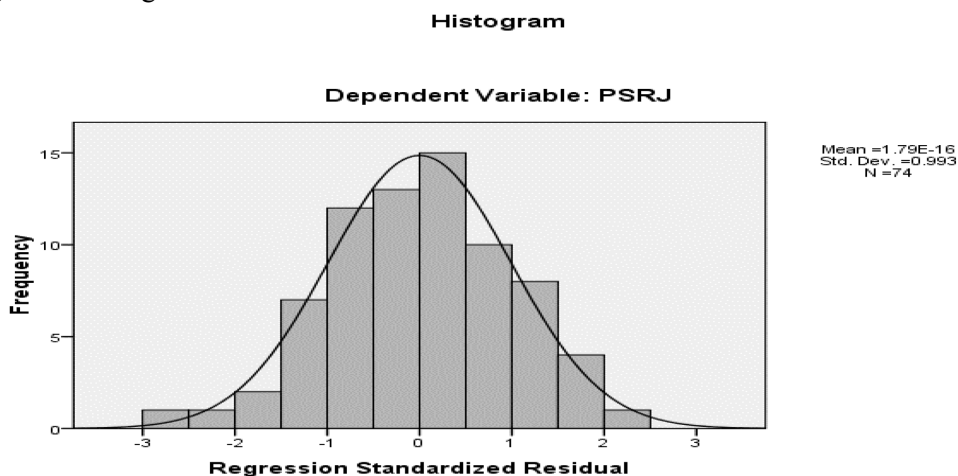


Figure 2: Normal PP Plot

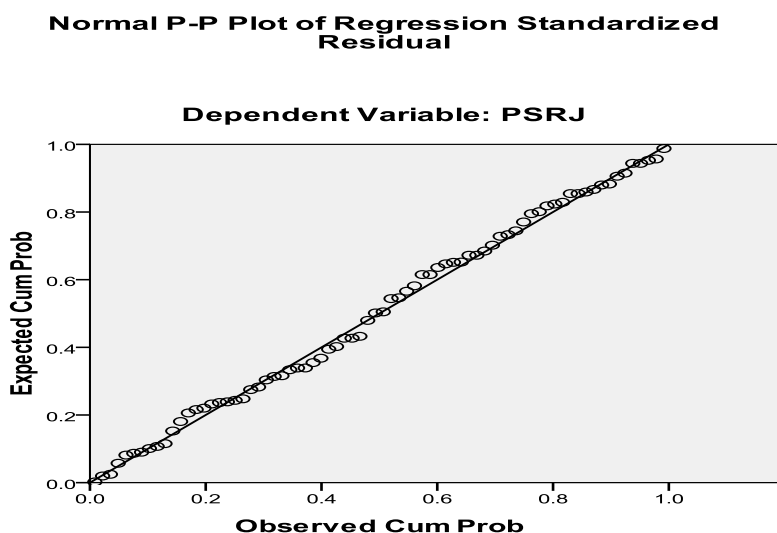
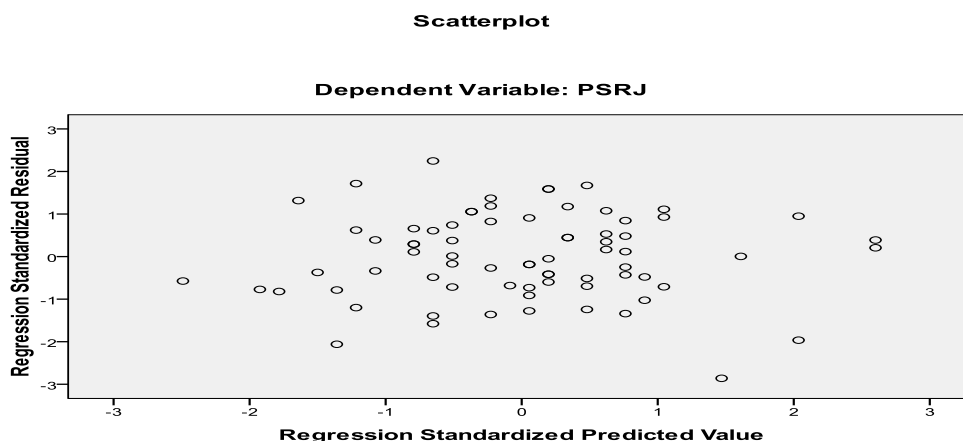


Figure 3: Scatter Plot



Data Analysis and Hypothesis Testing

Simple linear regression was employed for data analysis and hypothesis testing Table 1 presents the model summary which depicts the r value. The table shows that the model explain about 33% of variation in the dependent variable PSR. In other words a 1% increase in the independent variable (PF) will cause a 33% variation in the DV (PSR).

Table 1: Model Summary

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.330 ^a	.109	.097	.54910

a. Predictors: (Constant), PF

b. Dependent Variable: PSR

Table 2: Analysis of Variance

ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.654	1	2.654	8.804	.004 ^a
	Residual	21.709	72	.302		
	Total	24.363	73			

a. Predictors: (Constant), PF

b. Dependent Variable: PSR

The Analysis of Variance table shows the level of significance of the model. With a p value of .004 the influence of the IV on the DV is significant. The influence of the model on the DV is therefore statistically significant and not a mere chance.

Test of Hypotheses

The hypothesis to be tested is restated below:

Ho: Electricity sector restructuring does not have significant effect on power supply reliability in Nigeria.
H₁: Electricity Sector restructuring in electricity generation significantly impacts on power supply reliability. The model has an r value of .330 and a p value of .004 as shown in tables 1 and 2.

Decision Rule

Reject Ho if $p < 0.05$

Accept Ho if $p > 0.05$.

Going by the decision therefore the null hypothesis which states that Electricity sector restructuring does not have significant effect on power supply reliability is rejected and the alternate hypothesis which states that Electricity sector restructuring have significant impact on power supply reliability in Nigeria is accepted.

Discussions of Findings

The findings indicate the positive impact of electricity sector on power supply reliability in the Nigerian electricity supply industry. The findings of this paper conforms with the views of Adoghe et al, (2009) who opined that introducing deregulatory reforms in the Nigerian electricity supply industry will facilitate private sector in the financing of electricity infrastructure and consequently power supply reliability which could expand access and providing reliable and affordable electricity that could promote economic development. The result also tallies with the work of Baumol and Lee (1991) who applied the contestable market theory to demonstrate the realization of electricity supply reliability in NESI through the introduction of private investment that could lead to enhanced competitiveness in the industry. The findings also agree with APEC,(1997) which argue that private investments are a quick and relatively easy solution to perennial power supply constraints and a means to upgrade industry benchmark in an SOE dominated industry where inefficiency are the dominant operating feature of the industry especially in developing countries(APEC, 1997). The study's findings also supports the views of Gratwick and Eberhard(2007) who maintains that private investment leads to power supply reliability (Gratwick and Eberhard, 2007). The findings however contradicts the findings of World Bank, (2005) which found that private investment provides only about 10% of the investment needs in Africa and between 20-25% in developing countries. The findings also contrast with the views of Baker, (2011) who argue that the use of project finance which represents the vehicle through which private investors invest in electricity sector leads to externalization of risk.

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- Ahmed, A, Accounting and Finance Technology, Programme, ATB, University, Bauchi
- B.S. Dalhat, Accounting and Finance Technology, Programme, ATB, University, Bauchi
- M.J. Malo, Management and Information Technology, Programme ATB University, Bauchi

THE INDICES OF BRAND-SWITCHING IN NIGERIAN MONEY DEPOSIT BANKS: CRITICAL INCIDENT (CI) REVIEW

M. E. Njoku, Michael Okara University of Agriculture, Umudike Nigeria
Chinedum Nduka, Michael Okara University of Agriculture, Umudike Nigeria
Ebere Rejoice Okocha, Evangel University Akaeze, Ebonyi State, Nigeria

ABSTRACT

The purpose of this paper is to investigate the critical incidents that characterize the interface between the service provider and the customer. The study also assessed the effects of critical incidents on the consumer behavior. The data were collected via self-administered questionnaire to customers of the banks under review in Nigeria. 120 customers were sampled using a combination of multistage and purposive sampling techniques. Data were analyzed using descriptive statistics and correlation model. The empirical finding indicates that critical incidents are more significant among other variables that influences brand-switching. Customers in the service industry accommodate negative critical incidents from service-providers to a level of elasticity before brand-switching can take place. It was also found out that there is a significant positive relationship between negative critical incidents technique and brand-switching. The study therefore recommends that service providers should consciously create positive critical incidents that will increase customers' expectation/loyalty. The value of the study would offer solution to customer brand switching behavior by avoiding any brand damaging behavior.

KEYWORDS: Critical Incident Technique [CIT], Switching Behaviour, Brand Loyalty, Brand Switching and Customer Satisfaction.

INTRODUCTION

In the present competitive Global market, consumers or the customers are regarded as a valuable assets for any vision – oriented organization. Research has shown that organizations are increasingly focusing on the retention of their existing customers. Thus gaining knowledge about customers' switching behaviors is substantively important for the sustainability for any organization. Since consumers are the ultimate end users of any product or services, the success of any organization depends upon the satisfaction of the customer. If not they are liable to switch to other brands. Interestingly, it has been shown that although customers may express their satisfaction, they nevertheless frequently seem to switch brand. Liyander et al (1998). Service providers today are largely concerned with attracting and retaining customers. Therefore, there is an increasing need to understand the customers switching path and why they switch to other brands. According to Van and Verhoef (2008), switching path consist of a sequence of various combination of critical encounters or events leading to a switching decision; thus, the switching process starts with the customers awareness of some negative aspect in the decision, although a complete absence of such negative incidence is impossible, the possible impact of these negative perceptions has led to some service or product failures. Critical incidence however addresses in empirical terms (from observations and practical experience) how incidences are related to the customers' overall satisfaction or dissatisfaction. However it is assumed that a negative incidence has a negative impact on consumer behaviors and that a positive incidence has a positive impact on both consumer behavior and their overall satisfaction. Gremler, (2004).

Statement of Problem

The fundamental problem in predicting the customer choices exist in the fact that brand switching decision of the customers are solely made on the bases of several different criteria simultaneously, which includes

factors like brand image, features, services quality and price e.t.c. thus, the frequent switching behaviors of customers has compelled to review such factors that affect the service industry, besides the problem has been more compounded in the service industry where customers get attracted towards the competitors offering especially when their expectation do not meet with their perception. Also, the unprecedented rough interface between services providers and consumers/ customers creates both communication as well as a relational gap, while most time it is critical enough to make a switch. As already indicated, the main concern in this paper was how critical incident can contribute to the overall satisfaction or dissatisfaction of customers to a given product. The marketer faces different type of new Trier which includes loyal users of another brand and users who frequently switch brands. However, managing customers especially those who frequently switch brands must be understood in other to avoid incidents that could dissatisfy their switching behavior. A critical incident is (by definition) one particular historic event which from the customers' point of view was particularly satisfying or dissatisfying in the customer's relationship with the service provider. Therefore this research has analyzed the power of critical incident on switching behavior of customer among other factors.

Research Objectives

The main objective of this study was to determine the effect of critical incidence on brand switching; while the specific objective of this study was to:

Measure the socio – Economic characteristic of respondent.

Measure the relationship between negative incidents and brand switching.

Measures the significance of critical incidents among other factors that causes brand switching.

Make recommendation based on research findings.

Research Hypothesis

The following hypothesis was tested in the course of this study.

H01 There is no positive relationship between critical incidents and consumer brand switching behaviour

Ho2 Critical incident is not a significant factor that influences brand switching behavior.

LITERATURE REVIEW

A critical incident is by definition one particular historic event which from the customer's point of view was satisfying or dissatisfying in the customer's relationship with a supplier interaction (Gremler, 2004). According to Edvardsson, and Strandik (2000), the main (implicit) assumption behind the interest in critical incidence in service research is that they may induce change in customers-supplier relationship. In more general terms, it seems clear that one single encounter in one's life can indeed have a lasting effect on one & sometimes even branch into new discovery of life (Banduura, 1983). Roos, (2000), opined tCritical incident is an extraordinary event which are perceived or recalled negatively by customers before, during purchase or after consumption. Flangan, (1954) first used the term critical incidence technique by labeling a set of observational procedures for human behavior as critical incidence. Flangan (1954) defined Critical Incident Technique a The critical incidents technique can be defined as a set of procedures for systematically identifying behaviours that contribute to success or failure of individuals or organizations in specific situations.

Bitner, and Tetreault (1990) described such an incident as critical when contributing either positively or negatively to an activity. Focusing on negative incidence as defined by Roos (2000), a negatively changed buying behavior can be triggered by these incidents. This would mean that companies lose operating efficiencies & future revenue stream as a result of customers who reduce their spending & purchase frequency, purchase at a discount price or switch to another supplier. Since customer satisfaction emerged

as a silent topic in marketing during the later part of the 1980s, researcher has made many attempts to identify determinant of satisfactions in empirical terms. Several methods have been employed in these efforts and the critical incident technique has become a popular method particularly in service research industry (Gremmler, 2004). The typical application is to: ask customers to provide a qualitative account of one particular incidence (i.e. a very satisfying or dissatisfying incident) in relation to a supplier, also the researcher classifies the resulting stories in categories reflecting different causes to dissatisfaction. It is assumed that such incident are critical not only in the sense that they can be recalled by the customers but the main rationale behind the critical incident is that it appears to induce change in the customer - supplier relationship (Edvardsson and Strandik 2000). In more general terms, it seems clear that no single encounter in one's life can indeed have a lasting effect (Bandura, 1982) However, it seems clear that most critical incident researchers assume that a negative incident has a negative impact on overall satisfaction and that a positive incident has a positive impact on overall satisfaction. Thus critical incident researcher addressed how such incident are related to customers overall satisfaction (Edvardsson and Strandik, 2000). This customer's satisfaction is a key to every company wishing to increase the value of customer assets and create a better business performance. To increase the value of customer asset, customer satisfaction should be measured and managed

METHODOLOGY

Study Area: This study was carried out in Abia State in the South-Eastern Nigeria. Abia state is one of the five states that made up Eastern Nigeria.

Method of Data Collection and Analysis: Multi-Stage sampling techniques were employed in the selection of location and respondents. In the first stage, three banks in Umuahia were chosen purposively for this study due to its metropolitan nature. The second stage involved a random selection of 120 respondents from the three banks. The sample population is the average customers of the bank which was selected randomly. Data were collected through a self administered questionnaire and analyzed using descriptive and inferential statistics

RESULT AND DISCUSSION

Table 1: Analysis of Socio Economic Characteristics of Respondents

Variable	Frequency
Sex: Male	58(48.33)
Female	62 (51.67)
Education:	
Primary	0(0)
Secondary	30(25)
Tertiary/postgraduate	90(75)
student	
Occupation:	
Student	88(73.33)
Civil servant/self employed	32(26.67)

Source: Researcher's survey 2014. Note: figures in bracket are the percentages

Table 2: Measuring the Significance of Critical Incidents among Other Factors That Causes Brand Switching

Effect of critical incident on brand switching	Very high extent	48	(40)
	High extent	38	(31.67)
	Very low extent	10	(8.33)
	Low extent	24	(20)
Effect of high charges on brand switching	Very high extent	34	(28.33)
	High extent	56	(46.67)
	Very low extent	8	(6.67)
	Low extent	22	(18.33)
Effect of service failure on brand switching	Very high extent	38	(31.67)
	High extent	46	(38.33)
	Very low extent	10	(8.33)
	Low extent	26	(21.67)
Inconvenient location on brand switching	Very high extent	34	(28.33)
	High extent	36	(30)
	Very low extent	12	(10)
	Low extent	38	(31.67)

Source: Researcher's survey 2014 .Note: figures in bracket are the percentages

Figure 1

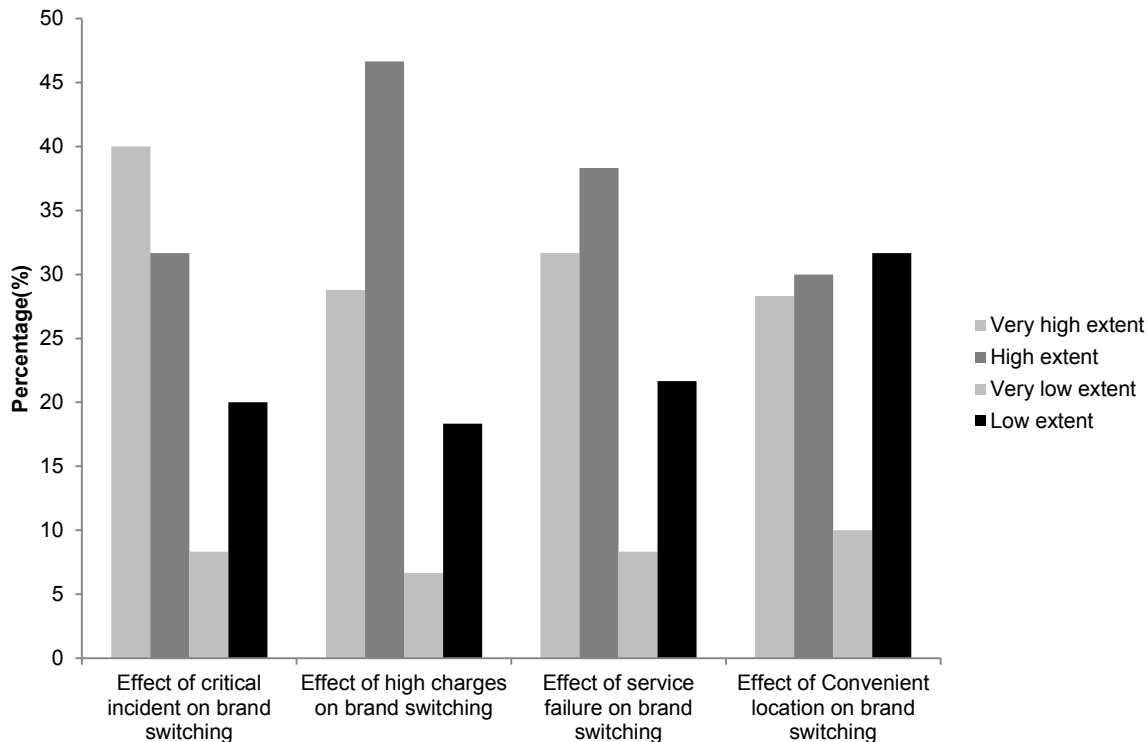


Figure 2: Critical Incident Behavior

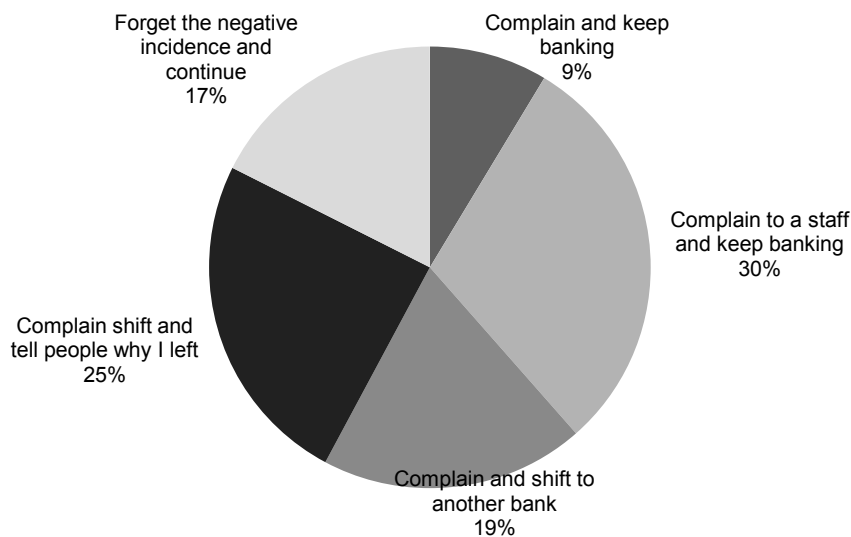


Figure 2 Source: Field survey 2014

Nonparametric Correlations

Table 3: Nonparametric correlations

		Brand Switching		Critical Incident
Spearman’s rho	Brand switching	Correlation Coefficient	1.000	.063**
		Sig. (2-tailed)		.665***
	Critical incident	Correlation Coefficient	.063	1.000
		Sig. (2-tailed)	.665	
	N	50	50	

**significant at 0.05

DISCUSSION OF RESULT

From figure 1 above, 48 respondents representing 40% indicated that to a very high extent, critical incidents influence their choice of brand switching. In the bar chart, has the tallest very high extent bar. This shows the criticality of critical incidents. Also, figure 2 analyzes the critical incident behavior of respondents which reveals that 44% of respondent always brand- switch at the instance of negative incidents. There is also an indication that accumulated negative incidents must be inelastic before a brandswitching can occur.

H01: There is no positive relationship between critical incidents and consumer brands witching behaviour The correlation model in figure 3 above shows that with coefficient of the correlation model which is 0.063, there is a strong positive relationship between critical incidents and brand-switching.

CONCLUSION

After the empirical study, the following conclusions were drawn based on the findings: Socio-economic characteristics of respondents do not have any relationship with critical incident. Brand-switching is a function of many factors among which critical incident is the most significant. Also, a repeated negative incident from customers’ viewpoint is judged critical at the level of elasticity. It is at the level when a

repeated rough interface (critical incidents) leads to brand-switching. There is a positive strong relationship between critical incident and brand-switching.

RECOMMENDATION

This researcher in this research makes the following recommendations

That employers and staff in the service sector should consciously create positive incident incidents that will increase customer satisfaction.

Customers should be educated on how and where to present their complaints

That the employers of labor should also embrace customer- relationship management which could dissolve the intentions of brandswitching. Etc.

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Njoku M.E, Ph.D., Department of Marketing, Michael Okpara university of Agriculture, Umudike, Nigeria.

Nduka, Chinedum, Department of Marketing, Michael Okpara university of Agriculture, Umudike, Nigeria.

Okocha Ebere Rejoice, Department of Marketing, Evangel University Akaeze, Ebonyi State, Nigeria.

ENGLISH PROCEEDINGS

ESTUDIO EMPÍRICO PARA LA VALIDACIÓN DE UN MODELO MATEMÁTICO QUE MIDE EL DESEMPEÑO CORPORATIVO EN INDUSTRIAS MANUFACTURERAS

Elizabeth Eugenia Díaz Castellanos, Universidad Popular Autónoma del Estado de Puebla

Carlos Díaz Ramos, Universidad Veracruzana

Luis Alberto Barroso Moreno, Instituto Tecnológico y de Estudios Superiores de Monterrey

Beatriz Pico González, Universidad Popular Autónoma del Estado de Puebla

RESUMEN

En los últimos años han surgido diferentes conceptos de iniciativas de mejora que prometen tener resultados mediante un desempeño superior y una creación de valor para la organización, es por ello que se ha incrementado el interés por estudiar el proceso de implantación de las estrategias en las organizaciones. Esto conlleva a las empresas a alinear sus estrategias con los indicadores de desempeño; sin embargo existe en la literatura muy poca información sobre como optimizar modelos correlacionales, es decir, modelos que involucren a varias variables al mismo tiempo. El propósito principal de este trabajo es por un lado encontrar los pesos correspondientes para la construcción del modelo matemático y por otra parte realizar una comparación de los resultados obtenidos al aplicar técnicas estadísticas multivariantes para la construcción del modelo correlacional antes mencionado y los resultados obtenidos del proceso analítico jerárquico, con la finalidad de validar el modelo, el cual mide el desempeño corporativo en industrias del sector manufacturero. La aplicación del proceso analítico jerárquico es posible gracias al uso del Método Delphi con la participación de expertos en empresas manufactureras.

PALABRAS CLAVE: Método Delphi, Proceso de Jerarquía Analítica (AHP), Técnicas de Estadística Multivariante

EMPIRICAL STUDY FOR THE VALIDATION OF A MATHEMATICAL MODEL TO MEASURE CORPORATE PERFORMANCE IN MANUFACTURING

ABSTRACT

In recent years there have been various concepts of improvement initiatives that promise to have results through superior performance and create value for the organization, which is why we have increased the interest in studying the process of implementation of strategies in organizations. This leads companies to align their strategies with the performance indicators; However in the literature there is little information on how to optimize correlational models, ie models involving multiple variables simultaneously. The main purpose of this paper is on the one hand finding the corresponding weights for the construction of the mathematical model and secondly a comparison of the results obtained by applying multivariate statistical techniques for the construction of the aforementioned correlation model and the results of the process analytic hierarchy, in order to validate the model, which measures corporate performance in the manufacturing industries. The application of the analytic hierarchy process is possible using the Delphi method with the participation of experts in manufacturing companies.

JEL: M00

KEYWORDS: Delphi Method, Analytic Hierarchy Process (AHP), Multivariate Statistical Techniques

INTRODUCCIÓN

El Proceso Analítico Jerárquico fue desarrollado durante los años setentas en la Universidad de Pennsylvania por el Dr. Thomas L. Saaty, al buscar elaborar un instrumento formal para la evaluación y selección de alternativas, que tuviera las características de ser sólido en sus fundamentos matemáticos, útil en la toma de decisiones y sencillo en su aplicación. Es una de las técnicas multicriterio con mayor implementación práctica en casi todos los ámbitos de la toma de decisiones. Sin entrar a estudiar con detalle cuáles son las causas que han motivado su gran aplicabilidad, mencionar que, entre éstas, cabe citar las mismas ideas que sugirieron su metodología, esto es: la flexibilidad de la técnica; la adecuación a numerosas situaciones reales referidas, fundamentalmente, a la selección multicriterio entre alternativas; su facilidad de uso; la posibilidad de aplicarla en decisión individual y en grupo y por último, la existencia de software amigable para su aplicación desde hace unos quince años.

Es por ello que el presente trabajo la considera como herramienta de análisis de un instrumento de medición utilizado en la generación de un modelo matemático. Dicho modelo matemático fue construido a través de algunas herramientas estadísticas multivariantes, las cuales tiene un mayor rigor matemático en su desarrollo. El objetivo del presente trabajo es hacer una comparación entre los resultados obtenidos de las técnicas estadísticas multivariantes con los resultados obtenidos del proceso analítico jerárquico, con la única finalidad de validar el modelo obtenido en estudios anteriores. Además de esta forma poder presentar una jerarquización de los factores o variables más importantes durante la medición del desempeño de una organización. Cabe mencionar que para la construcción del modelo matemático se utilizó la técnica de Balanced Scorecard; la cual es una metodología que traduce la estrategia de una organización en un arreglo comprensivo de causa-efecto de objetivos. El concepto rompe con el sistema tradicional de administración del presupuesto, que se concentra en medir medidas financieras y que poca oportunidad da de entender, si la organización se mueve o no en la dirección estratégica correcta.

El mapa de la estrategia es la representación visual de los objetivos de una organización, utilizando al menos cuatro perspectivas: la perspectiva económica, que contiene las expectativas del desempeño financiero.

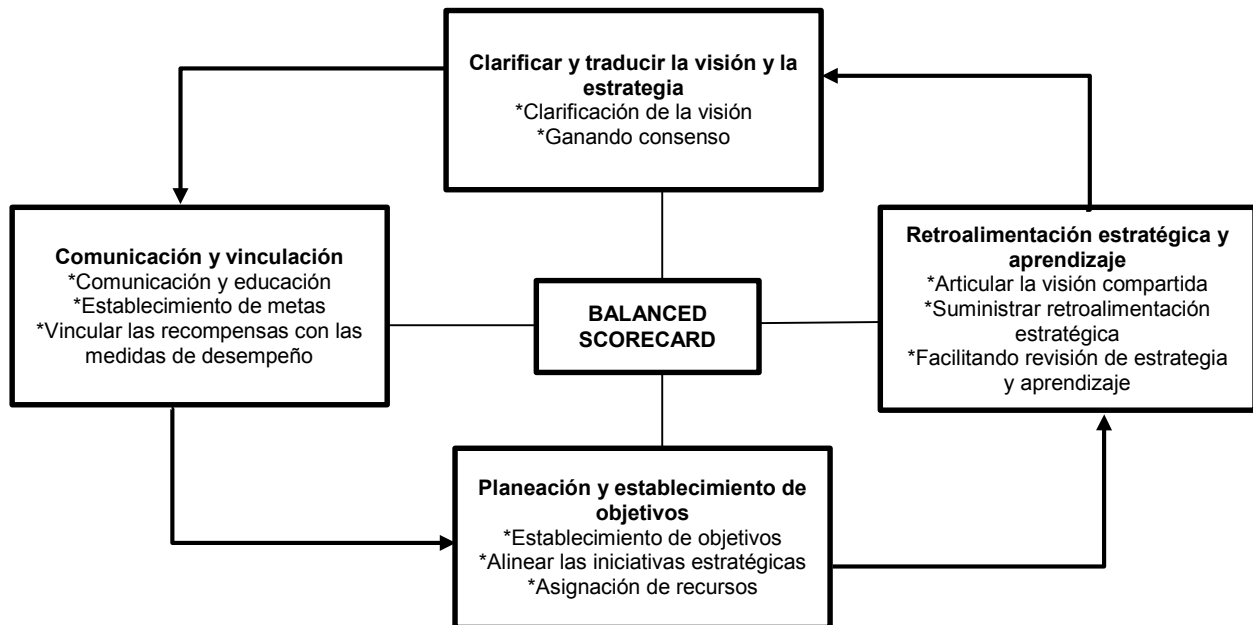
La perspectiva del cliente traduce las expectativas de los clientes en cada segmento de mercado y enfatiza los objetivos de los atributos de los productos, de servicio y de imagen. La perspectiva de procesos, que contempla los objetivos de los procesos de soporte y operativos, consistentes con los objetivos de calidad, tiempo y eficiencia para satisfacer al cliente. La perspectiva de aprendizaje y crecimiento, es decir, las capacidades y habilidades de la fuerza laboral, la inteligencia competitiva, la tecnología, las competencias, la cultura y valores que posibilitan los procesos. Dichas perspectivas agrupan a los objetivos causa-efecto para lograr materializar la estrategia a corto, mediano y largo plazo. El mapa sirve para relatar de manera comprensible como se entrelazan las hipótesis de cada perspectiva. En México existe un interés cada vez más grande por conocer y adaptar en las empresas y organizaciones la metodología del balanced scorecard; es por ello que el trabajo se centra en la validación de un modelo resultante de la aplicación de esta metodología.

REVISIÓN LITERARIA

METODOLOGÍA

Representación del Problema: Un marco estratégico propuesto por Kaplan y Norton (1996), se muestra en la figura 1, en la que las empresas innovadoras lo están utilizando como un sistema de gestión estratégica, para gestionar su plan estratégico a largo plazo.

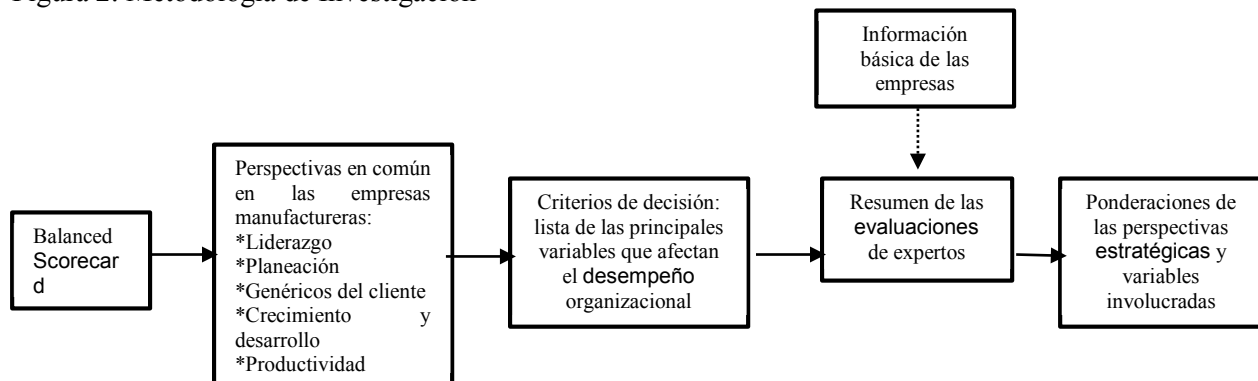
Figura 1: Marco Estratégico del Programa Balanced Scorecard



En esta figura se muestra el marco estratégico con el que trabaja la metodología de Balanced Scorecard; en el cual se tiene un círculo que contempla: la clarificación y traducción de la visión y estrategia, comunicación y vinculación, planeación y establecimiento de objetivos y retroalimentación estratégica y aprendizaje.

Se realizó un estudio previo, cuya finalidad fue encontrar las principales perspectivas estratégicas en las empresas de manufactura en la Región de Córdoba, Veracruz. Encontrándose 5 perspectivas en común. La figura 2 muestra esquemáticamente la metodología utilizada para encontrar los pesos de cada una de las variables involucradas en el estudio.

Figura 2: Metodología de Investigación



En esta figura se muestra de manera esquemática los pasos de la metodología seguida para la realización de este trabajo de investigación.

Evaluación de los Criterios de Valoración y las Alternativas

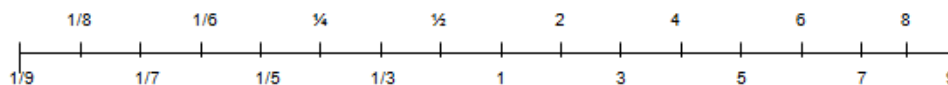
Lo que primero se realizó fue una estructura jerárquica analítica (AHP), como se muestra en la figura 3. El más alto nivel de la jerarquía se muestra en la figura 3 es el objetivo general, el segundo nivel contiene 5 objetivos incluyendo liderazgo, planeación, genéricos del cliente, crecimiento y desarrollo y productividad. Los criterios de decisión del tercer nivel son las medidas básicas de cada perspectiva del BSC en las

empresas manufactureras. Cabe mencionar que las áreas que se presentan en la figura 3 son resultado de un estudio previo de investigación, el cual tenía como objetivo desarrollar un modelo matemático que mida el desempeño corporativo en empresas manufactureras.

Escala AHP

La técnica usa la siguiente escala en el principio de “comparación por pares”

Figura 3: Escala de Saaty



En esta figura se muestra la escala utilizada dentro de la metodología del Proceso Analítico Jerárquico por los expertos para poder evaluar los criterios correspondientes.

Esta escala la estableció Thomas L. Saaty, no en forma arbitraria, sino como producto de todo un estudio de base experimental, donde se ha confirmado que una escala de nueve elementos es razonable y refleja de manera suficiente los distintos grados o niveles en los cuales una persona puede discriminar la intensidad de la relación entre elementos de un conjunto dado. De esta manera, todas las comparaciones y por ende las mediciones, cuando se usa esta técnica se hacen en la misma escala; por ello, la técnica se ajusta al principio de homogeneización de la Teoría de Mediciones, en particular, cuando se trabaja con factores o variables de gran variedad y diversidad en el estudio que se está realizando, como es éste caso. Para llenar esta matriz se debe tomar en cuenta el siguiente significado de la escala (ver tabla 1):

Tabla 1: Escala AHP

Importancia /Preferencia	Intensidad	Significado
1	Igual o diferente a...	Al comparar un elemento con otro, hay indiferencia entre ellos.
3	Ligeramente más importante o preferido que...	Al comparar un elemento con el otro, el primero es ligeramente más importante o preferido que el segundo.
5	Más importante o preferido que...	Al comparar un elemento con el otro, el primero se considera más importante o preferido que el segundo
7	Mucho más importante o preferido que...	Al comparar un elemento con el otro, el primero se considera mucho más importante o preferido que el segundo.
9	Absolutamente o muchísimo más importante o preferido que...	Al comparar un elemento con el otro, el primero se considera absolutamente o muchísimo más importante que el segundo.

La tabla presenta la escala con su respectiva interpretación de intensidad y significado correspondiente dentro de la metodología del Proceso Analítico Jerárquico. Esto permitirá entender la matriz por pares que llenen los expertos de las empresas manufactureras.

Los valores (pares) 2, 4, 6 y 8; se utilizan cuando al comparar dos elementos entre sí, el primero está en un grado de importancia/preferencia intermedio entre dos valores adyacentes de la escala. Para el caso de los valores recíprocos de la escala, la interpretación es completamente análoga, esto es:

El Método Delphi

El Método Delphi es un método de decisión en grupo desarrollado por Dalkey y Halmer (1963) en la Fuerza Aérea de los Estados Unidos. La técnica requiere que el cuestionario se repita de forma individual por los participantes que están involucrados de forma directa en el conflicto, a los que se les llama expertos. Es un proceso de respuestas anónimas para obtener de cada participante/experto la retroalimentación de la evaluación en un tema específico. La metodología usualmente toma entre 2 a 5 rounds antes de llegar a un consenso de los resultados globales.

Figura 4: Estructura Jerárquica de AHP

Nivel 1 Objetivo General	Nivel 2 Objetivos/ Factores	Nivel 3 Criterios de Decisión /Medidas de Desempeño
Ponderaciones de las perspectivas estratégicas y variables involucradas	Liderazgo	Generación de la estrategia Investigación de expectativas Cumplimiento de planeación estratégica Proyectos alineados con la estrategia Órdenes recibidas Rendimiento del proceso Juntas de planeación estratégica Proyectos exitosos Búsqueda de nuevos clientes y mercado
	Planeación	Servicio postventa Percepción del cliente sobre el producto Rapidez de entrega Iniciativa de los empleados Adquisición de clientes Retención de clientes Satisfacción de clientes
	Genéricos del cliente	Quejas de clientes Base de perfiles de clientes Devolución de productos Trabajo en equipo Ejecutivos involucrados en BSC Alineación de objetivos con BSC
	Crecimiento y desarrollo	Sensibilidad de empleados Incentivos a equipos de trabajo Salarios adecuados Rotación de personal Desperdicio del proceso Análisis y recepción de materia prima Productividad Tiempo de ciclo Producto no conforme
	Productividad	Eficiencia del proceso Re-trabajos Procesos bajo control estadístico Análisis ABC Herramientas adecuadas Puntualidad y asistencia

Tabla 2: Continuación Escala AHP

Importancia /Preferencia	Intensidad	Significado
1/3	Ligeramente menos importante o preferido que...	Al comparar un elemento con el otro, el primero se considera ligeramente menos importante o preferido que el segundo.
1/5	Menos importante o preferido que...	Al comparar un elemento con el otro, el primero se considera menos importante o preferido que el segundo.
1/7	Mucho menos importante o preferido que...	Al comparar un elemento con el otro, el primero se considera mucho menos importante o preferido que el segundo.
1/9	Absolutamente o muchísimo menos importante o preferido que...	Al comparar un elemento con el otro, el primero se considera absolutamente o muchísimo menos importante o preferido que el segundo.

Los valores $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{6}$, $\frac{1}{8}$, se usan de la misma forma que 2, 4, 6 y 8. La tabla presenta la escala con su respectiva interpretación de intensidad y significado correspondiente dentro de la metodología del Proceso Analítico Jerárquico para los valores recíprocos. Esto permitirá entender la matriz por pares que llenen los expertos de las empresas manufactureras.

Estimación de los Pesos Para la Ecuación de Evaluación de Desempeño Corporativo

La ecuación resultante del estudio mencionado anteriormente, se muestra a continuación:

$$IGDC = \sum_{k=1}^5 w_k IPD_k$$

En donde w_k representa al correspondiente factor de ponderación del indicador parcial de desempeño IPD_k . La finalidad de este trabajo es encontrar dichos pesos para tener la ecuación de desempeño corporativo completa.

RESULTADOS

En el estudio se decidió utilizar 2 rondas, todos los participantes son expertos en empresas manufactureras de la zona Córdoba, Veracruz. Esto se replicó para cada una de las 5 áreas resultantes. Después de haber completado dos rondas de la encuesta, las calificaciones de los juicios individuales evaluadas por 5 participantes, se presentan en la tabla 3.

Tabla 3: Resumen de Pesos de Factores

Factor/ objetivo	Peso
Liderazgo	0.38931698
Planeación	0.12464758
Genéricos del cliente	0.16495624
Crecimiento y desarrollo	0.12591271
Productividad	0.19516648

Los valores $\frac{1}{2}$, $\frac{1}{4}$, $\frac{1}{6}$, $\frac{1}{8}$, se usan de la misma forma que 2, 4, 6 y 8. La tabla presenta los valores obtenidos por los expertos de empresas manufactureras, los cuales evaluaron las cinco áreas principales en las empresas, encontrando los pesos mostrados en la tabla. Donde se aprecia que el de mayor peso es liderazgo seguido de productividad.

Con la finalidad de validar los resultados obtenidos de los jueces o expertos en el área, se realizó una prueba de consistencia de los jueces. Dicha prueba está basada en el índice de consistencia (CI) dado por la fórmula:

$$CI = \frac{\lambda_{max} - n}{n - 1}$$

En la literatura se tiene el criterio de aceptación que si CR es menor o igual que 0.10, la consistencia se considera adecuada; sin embargo Alonso y Lamata (2006) realizaron una investigación científica para desarrollar un nuevo criterio de decisión para la aceptación o rechazo en la prueba de hipótesis para medir la consistencia en el AHP. Basándose en este estudio, se calculó el valor de λ_{max} , el cual dio como resultado 5.208, por lo que se concluyó que la consistencia de la matriz por pares es adecuada. Con esto es posible completar la ecuación IGDC, quedando de la siguiente manera:

$$IGDC = 0.39052 IPD_1 + 0.1248 IPD_2 + 0.1655 IPD_3 + 0.1261 IPD_4 + 0.1994 IPD_5$$

Comparación de los Pesos Obtenidos Por ACP Y AHP Para Cada Área U Objetivo

Por otro lado, también se tenía el interés de comparar los resultados obtenidos de la aplicación de Análisis de Componentes Principales (ACP) con los obtenidos de la aplicación de AHP, la tabla 4 muestra los resultados obtenidos de ambas técnicas.

Tabla 4: Comparación de Pesos Obtenidos Para Criterios de Decisión

Nivel 1	Nivel 2	Nivel 3	PESO AHP	CARGA FACTORIAL
OBJETIVO GENERAL	OBJETIVO	CRITERIO DE DECISION		ACP
Ponderaciones de las perspectivas estratégicas y variables involucradas	Liderazgo	1 generación de la estrategia	0.16137309	0.555*
		2 investigación de expectativas	0.3713829	0.521*
		3 cumplimiento de planeación estratégica	0.05140739	0.155*
		4 proyectos alineados con la estrategia	0.19133593	0.521*
		5 órdenes recibidas	0.16523021	0.105*
		6 rendimiento del proceso	0.05927049	0.337*
	Planeación	7 juntas de planeación estratégica	0.0808488	0.21*
		8 proyectos exitosos	0.22522296	0.068*
		9 búsqueda de nuevos clientes y mercado	0.13739369	0.117*
		10 servicio postventa	0.07769613	0.332*
		11 percepción del cliente sobre el producto	0.12175614	0.218*
		12 rapidez de entrega	0.17858019	0.332*
	Genéricos del cliente	13 iniciativa de los empleados	0.17850208	0.332*
		14 adquisición de clientes	0.1539183	0.378*
		15 retención de clientes	0.15966553	0.378*
		16 satisfacción de los clientes	0.18254202	0.378*
		17 quejas de clientes	0.12396879	0.378*
		18 base de perfiles de clientes	0.15713856	0.195*
	Crecimiento y desarrollo	19 devolución de productos	0.11344822	0.378*
		20 trabajo en equipo	0.10931858	0.235*
		21 ejecutivos involucrados en BSC	0.10629977	0.105*
		22 alienación de objetivos con BSC	0.13844599	0.399*
		23 sensibilización de empleados	0.27797827	0.399*
		24 incentivos a equipos de trabajo	0.15022093	0.399*
	Productividad	25 salarios adecuados	0.14038878	0.354*
		26 rotación de personal	0.06733873	0.399*
		27 desperdicio del proceso	0.11932754	0.399*
		28 análisis y recepción de materia prima	0.10081726	0.271*
		29 productividad	0.18286282	0.271*
		30 tiempos de ciclo	0.06582441	0.271*
		31 producto no conforme	0.09281037	0.252*
		32 eficiencia del proceso	0.04475666	0.252*
		33 re-trabajos	0.08392884	0.221*
		34 procesos bajo control estadísticos	0.15284874	0.252*
		35 análisis ABC	0.08875788	0.271*
		36 herramientas adecuadas	0.12014209	0.271*
		37 puntualidad y asistencia	0.06725095	0.271*

*significativo al 5%. La tabla muestra los componentes de la técnica de Proceso Analítico Jerárquico; el objetivo principal de la aplicación de la técnica es determinar las ponderaciones de las perspectivas estratégicas y variables involucradas; los cinco objetivos que son las áreas relevantes en las empresas manufactureras y finalmente los criterios de decisión, que son los indicadores individuales por área empresarial. Las últimas columnas muestran los resultados de las ponderaciones del proceso y su comparación con los resultados obtenidos a través del Análisis de Componentes Principales.

CONCLUSIONES

El Proceso de Jerarquía Analítica (AHP) es un método sencillo en su aplicación que permitió en este trabajo de investigación encontrar por un lado, las ponderaciones o pesos correspondientes a cada bloque de la ecuación de desempeño corporativo en empresas manufactureras. Así al aplicarla a cada uno de los 5 bloques (objetivos) de la ecuación de manera independiente, se encontró que las variables involucradas (criterios de decisión) tienen el mismo orden jerárquico que las cargas factoriales obtenidas con el Análisis de Componentes Principales (ACP). Lo cual conlleva a la validación del modelo matemático determinado con anterioridad (obtenido por Díaz, 2014). Los investigadores interesados en continuar nuestra investigación podrían concentrarse en la generación de una ecuación estructural obtenido exclusivamente con el uso de la metodología de jerarquía analítica.

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BIOGRAFÍA

Elizabeth E. Díaz Castellanos es estudiante del Doctorado en Planeación Estratégica y Dirección de Tecnología en la Universidad Popular Autónoma del Estado de Puebla. Profesora a nivel profesional y Directora de Carrera de Administración y Estrategia de Negocios en el Instituto Tecnológico y de Estudios Superiores de Monterrey, Campus Central de Veracruz, con dirección 21 sur 1103 Barrio Santiago, Puebla, México. Correo electrónico elizabethheugenia.diaz@upaep.edu.mx

Carlos Díaz Ramos es Doctor en Ciencias en Ingeniería Industrial por el Instituto Tecnológico de Orizaba. Ha sido Presidente de la Academia de Ingeniería Industrial en el Instituto Tecnológico de Orizaba. Profesor investigador de la Universidad Veracruzana, Facultad de Ciencias Químicas, con dirección Prolongación de Oriente 6 1009, Rafael Alvarado, 94340 Orizaba, Ver., México. carlosdiazramos@yahoo.com.mx

Luis A. Barroso Moreno es Profesor Asistente del Tecnológico de Monterrey Campus Central de Veracruz con Doctorado en el área de Ingeniería en Sistemas por la Texas Tech University. Ha sido Director del Departamento de Ingeniería en el Instituto Tecnológico y de Estudios Superiores de Monterrey. Av. Eugenia Garza Sada no. 1, Córdoba, Veracruz, México. Luis.barroso@itesm.mx

Beatriz Pico González es Doctora en Planeación Estratégica y Dirección de Tecnología por la Universidad Autónoma del Estado de Puebla. Actualmente funge como coordinadora del programa de Doctorado y Maestría en Planeación Estratégica y Dirección de Tecnología en la Universidad Popular Autónoma del Estado de Puebla. Con dirección 21 sur 1103 Barrio Santiago, Puebla, México. Correo electrónico Beatriz.pico@upaep.mx

LA GESTION DE LA CADENA DE SUMINISTRO: ELEMENTO CLAVE PARA EL RENDIMIENTO DE LA PYME MANUFACTURERA

Luis Aguilera Enríquez, Universidad Autónoma de Aguascalientes
Octavio Hernández Castorena, Universidad Autónoma de Aguascalientes
Martha González Adame, Universidad Autónoma de Aguascalientes

RESUMEN

Los resultados obtenidos en el presente trabajo de investigación, confirman que actualmente para la Pyme manufacturera por la naturaleza de sus actividades operativas, el manejo de la Gestión de la Cadena de Suministro (GCS), incide de manera significativa en el Rendimiento de este tipo de organizaciones. Para ello, se analizaron las respuestas que los empresarios con apoyo de una encuesta a través de un trabajo de campo han generado, encontrándose que para ellos, es esencial que la GCS considerando su complejidad y su impacto en el suministro de los recursos materiales, incide de manera significativa para que la Pyme manufacturera tenga un mayor rendimiento. La presente investigación, de carácter empírico, y con apoyo del paquete estadístico EQS donde se ha utilizado la técnica de ecuaciones estructurales, permite concluir que la GCS es un elemento clave para el Rendimiento de la Pyme manufacturera. Para esta investigación se ha utilizado una muestra estratificada de 288 empresas del estado de Aguascalientes obtenida entre agosto y diciembre del 2013, las cuales contienen entre 11 a 250 trabajadores.

PALABRAS CLAVES: Gestión de la Cadena de Suministro, Rendimiento, Pyme Manufacturera

THE MANAGEMENT OF THE SUPPLY CHAIN: A KEY ELEMENT FOR PERFORMANCE MANUFACTURING SMEs

ABSTRACT

The results of the present investigation confirm that currently manufacturing for SMEs by the nature of its operational activities, management Management Supply Chain (SCM), significantly affects the performance of such organizations. To do this, the responses of entrepreneurs supported by a survey through a field generated were analyzed and found to be for them, it is essential that the GCS considering its complexity and its impact on the supply of material resources, impacts significantly to the manufacturing SMEs have a higher yield. The present research, empirical, and with support from EQS statistical package which has used the technique of structural equation leads to the conclusion that the SCM is a key to the performance of manufacturing SMEs item. For this investigation we used a stratified sample of 288 companies in the state of Aguascalientes obtained between August and December 2013, which contain 11 to 250 employees.

JEL: L61, L91, M11, M15

KEYWORDS: Supply Chain Management, Performance, Manufacturing Sme

INTRODUCCION

Hoy en día, las empresas como la Pequeña y mediana empresa (Pyme), manufacturera crean alianzas y redes apoyándose en la Gestión de la Cadena de Suministro (GCS), en donde el manejo y suministro de los recursos materiales en este tipo de organizaciones es una actividad importante a controlar (Dyer, Sung y

Chu, 1998). Para ello, la GCS por su importancia, relación y conexión que tenga con la fuente de suministro, pretende con su gestión ser elemento clave para mejorar el rendimiento en las empresas manufactureras (Dyer *et al.*, 1998). En este sentido, es importante que los empresarios, tengan una especial atención en la GCS con la finalidad de evitar al máximo las fallas que estén relacionadas con el suministro de los recursos materiales (Wisner, 2003). Es relevante resaltar que la GCS es un conjunto de actividades que incluyen la compra, la fabricación y la entrega de los recursos materiales en tiempo (Mujuni y Zheng, 2010). Considerando que hoy en día para la Pyme manufacturera, el control del suministro es vital para el desarrollo de las empresas, el presente trabajo de investigación tiene como objetivo el analizar el impacto que tiene la GCS en el Rendimiento en este tipo de organizaciones, y en este sentido, es conveniente profundizar en la siguiente pregunta: ¿la actividad que desarrolla la GCS en la Pyme manufacturera, permite que estas, tengan un mayor rendimiento? El presente estudio, esta formado en una primera parte por la introducción y materiales; en una segunda parte, el metodo y los análisis estadísticos y finalmente, por los resultados, conclusión y limitaciones del presente estudio.

Materiales y Metodos

Gestión de la Cadena de Suministro

En la actualidad, la GCS como actividad operativa necesaria para la Pyme manufacturera, se ha convertido en elemento importante para las organizaciones y en este sentido, y tal como lo señala Beamon, (1998), es un proceso estructurado donde los recursos materiales se transforman en productos terminados, para luego ser entregados al cliente final en tiempo y en las cantidades requeridas. Asi mismo, Trkman, Stemberger y Jaklic, (2005), definen la GCS como "una cadena a partir de materias primas y terminando con la venta del producto terminado". Por otro lado, Pienaar (2009) define la GCS como "una descripción general de la integración de procesos de participación organizaciones para transformar materias primas en productos terminados y para transportarlos a los usuarios finales".

El concepto de GCS, suele estar vinculada con los aspectos operativos y en especial por la dinámica de los fabricantes con la finalidad de obtener los insumos sin ningún riesgo (Wisner, 2003). Y teniendo como referencia que la competencia en los mercados internacionales depende de las entregas de las mercancías, la coordinación entre las fuentes de suministro y los distribuidores involucrados en el flujo de los recursos materiales, esta dinámica operativa se ha convertido en una característica importante por lo que la satisfacción del cliente es un punto de referencia crucial del éxito de la GCS (Trkman *et al.*, 2005). Es importante resaltar que la incertidumbre del mercado requiere de una GCS eficaz y flexible a los cambios que se presentan en toda dinámica de negocios lo cual impacta de tener buenos resultados, de manera significativa en el desarrollo de la Pyme manufacturera (Langley, Coyle, Gibson, Novack y Bardí, 2008).

Rendimiento

En la actualidad, para las organizaciones en general, el Rendimiento es un concepto que contiene de manera natural en su significado el análisis y control de los recursos desde un punto de vista de inversión (Harold y Darlene, 2004; Kaplan y Norton, 1993; Rajendar y Jun Ma, 2005); sin embargo, es importante resaltar que, dentro del concepto y aplicaciones del rendimiento no esta exento el integrar aspectos como lo es la productividad y los resultados que deben cotejarse con el planteamiento de objetivos y con las metas propuestas de manera sustancial en las organizaciones cuyo fin es tener mejor desempeño en las organizaciones (Aguilera y González, 2012). Y para ello, es importante que las empresas tengan presente que debe integrarse en sus estrategias de mejora y rendimiento trabajar fuertemente con aspectos de capacitación, habilidades directivas y mejores actitudes en la gestión del rendimiento (Richard, 2002).

Es importante resaltar que dentro de la complejidad que tiene el concepto de rendimiento, Houthoofd (2009) asi como Slater y Olson (2000), resaltan que el rendimiento tiene un vínculo especial con la parte económica

que toda empresa requiere controlar y administrar la cual tiene por naturaleza una fuerte incidencia en el éxito y eficiencia de las organizaciones para que su participación en los mercados le permita a las empresas tener mayor desarrollo y rendimiento. Y para ello, es importante mencionar que todas las empresas dentro de su desarrollo organizacional requieren de analizar a detalle aquellos factores que les permita tener mejoras significativas para que los resultados finales de aquellas estrategias que se hayan implementado en sus organizaciones tengan resultados que impacten en el cumplimiento de las metas que sean de interés en el rendimiento de las organizaciones (Quinn y Rohrbaugh, 1983).

Gestión de la Cadena de Suministro y el Rendimiento de la Pyme Manufacturera

Hoy en día, para la Pyme manufacturera, es necesario que los empresarios se enfoquen en mejorar los sistemas de suministro con la finalidad de eficientar las entregas así como el manejo de los materiales para áreas como los procesos de producción, tengan los materiales a tiempo y sin problemas de calidad lo que conlleva a que la gestión con la proveeduría sea eficaz y de mucha coordinación en el aspecto del suministro (Cachon y Netessine, 2004), y en este sentido, la GCS integra para la mejora de estas gestiones el manejo de la información, el control de inventarios, contar con un buen control del almacén, mejor gestión con el transporte y un flujo de los recursos materiales eficiente (Cruz, 2008; Stadler, 2005), lo que permitiría que este tipo de organizaciones tengan un mayor rendimiento.

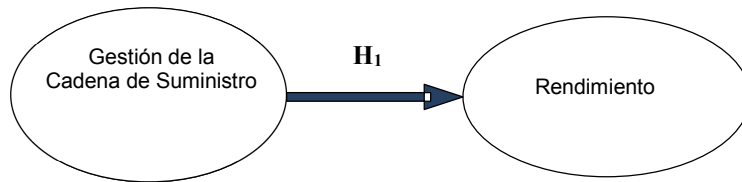
Para las empresas como la Pyme manufacturera y acorde a los señalamientos de Chow, y Heaver, (1999), la GCS se conforma por un grupo de fabricantes, proveedores, distribuidores, minoristas y transportistas, donde la información y la relación con las fuentes de suministro, los servicios de gestión logística dedicados a la provisión de bienes a los consumidores permiten a las empresa tener un mayor rendimiento. En este sentido, la GCS se integra por diversos actores quienes están directamente involucrados en diversas actividades relacionadas con el manejo y flujo de los recursos materiales, por lo que esta actividad por naturaleza, es un proceso relacionado con los suministros, el manejo de la información y los flujos financieros, cuyo objetivo es satisfacer requisitos que requieren los consumidores finales al ofrecer a ellos, productos suministros a tiempo y con ello evitar problemas en las entregas (Aguilera, Hernández y López, 2012; Ayers, 2001).

H₁: La Gestión de la Cadena de Suministro permite en la Pyme Manufacturera un mayor Rendimiento

MÉTODOS

En el presente trabajo de investigación, se analiza si la GCS es un elemento clave para el Rendimiento de la Pyme Manufacturera y para ello, se tomó como referencia los datos de Inegi (2009) donde se muestra que en el estado de Aguascalientes, se tiene el registro de 442 empresas Pyme del sector manufacturero las cuales tienen entre 11 y 250 trabajadores. El trabajo es de carácter empírico, exploratorio y correlacional en el cual se tomaron como muestra los datos de 288 Pymes del sector de manufactura a quienes se les aplicó un instrumento de medición tipo encuesta personalizada para los gerentes o dueños de este tipo de organizaciones en el periodo comprendido entre agosto y diciembre del 2013 de manera transversal y con un enfoque cuantitativo. Para la elaboración del instrumento de medición aplicado a la Pyme Manufacturera de Aguascalientes se diseñaron 2 Bloques los cuales se mencionan a continuación: Para el bloque I identificado como Gestión de la Cadena de Suministro se utilizaron 20 ítems (codificados como CS01 a CS20), los cuales están medidos con escala Likert 1-5 los cuales refieren desde poca hasta alta importancia (Wisner, 2003). Y para el bloque II, en la medición de la escala de Rendimiento se utilizaron 12 ítems (codificados como RE01 a RE12), medidos también con la escala de Likert 1-5, de Quinn y Rohrbaugh (1983), que va muy desfavorable hasta muy favorable. En la figura No.1 se muestra el modelo teórico diseñado para el presente trabajo de investigación.

Figura No1: Modelo Teorico del Trabajo de Investigación



Fuente: Adaptación de Wisner (2003) junto con Quinn y Rohrbaugh (1983).

CONCLUSIONES PRE-ELIMINARES

Los resultados obtenidos en la presente investigación muestran que la Pyme manufacturera en el estado de Aguascalientes, considera que la Gestión de la Cadena de Suministro (GCS), por compleja que esta sea, es un elemento esencial en la dinámica relacionada con el suministro de los recursos materiales. En este sentido, es importante que los empresarios responsables de las operaciones de este tipo de empresas, tengan presente que la relación que requieran tener con las organizaciones fuentes del suministro debe ser de estrecha colaboración y de establecer acuerdos con la finalidad de evitar al máximo las demoras en las entregas de los suministros y con ello, evitar problemas al interior de los procesos que tengan las organizaciones. Finalmente es importante resaltar que si bien los empresarios son conscientes de la importancia que tiene el control y manejo de la información relacionada con la GCS y que ello tiene un impacto positivo en el rendimiento de sus empresas, se debe profundizar aún más en el estudio de cómo mejorar la eficiencia de la GCS considerando desde luego la naturaleza de su complejidad y de los recursos materiales que la Pyme manufacturera requiere suministrarse para cumplir con los objetivos pactados con los clientes. En este sentido, es importante resaltar que las limitaciones de presente estudio se tienen la muestra obtenida, el sector analizado y el tipo de ítems que se han seleccionado para medir la GCS y el rendimiento en este tipo de organizaciones. Como futuras líneas de investigación, es importante analizar la incidencia de otros factores y sectores a estudiar para con ello determinar si aún la GCS sigue siendo elemento clave para el mayor rendimiento de la Pyme manufacturera en Aguascalientes.

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LA CONTRIBUCIÓN DEL TURISMO AL CRECIMIENTO ECONÓMICO: ANÁLISIS REGIONAL DE LAS PRINCIPALES ENTIDADES FEDERATIVAS EN MÉXICO

Martín Alberto Rodríguez-Brindis, Universidad Anáhuac Oaxaca
Enrique Sánchez Flores, Universidad Anáhuac Oaxaca

RESUMEN

El turismo es una actividad económica que se considera cada vez más importante para generar crecimiento económico y combatir la pobreza. Sin embargo, la relación que existe entre el turismo y el crecimiento económico a nivel regional ha sido poco estudiada. En este artículo se presenta la metodología propuesta por Ivanov y Webster (2007) para medir la contribución del turismo al crecimiento económico y se aplicó durante el periodo 2004-2012 para las cinco Entidades Federativas con mayor atracción de turistas en México: Quintana Roo, Jalisco, Guerrero, Veracruz y Chiapas.

PALABRA CLAVE: Economía del Turismo, Crecimiento Económico, Impactos del Turismo, Turismo Doméstico

THE CONTRIBUTION OF TOURISM TO ECONOMIC GROWTH: REGIONAL ANALYSIS OF THE MAIN FEDERAL ENTITIES IN MEXICO

ABSTRACT

Tourism is an economic activity that is considered increasingly important to generate economic growth and combat poverty. However, the relationship between tourism and economic growth at the regional level has been little studied. This paper presents the methodology proposed by Ivanov and Webster (2007) to measure the contribution of tourism to economic growth and is applied during the 2004-2012 period for the five federal states attracting more tourists in Mexico: Quintana Roo, Jalisco, Guerrero, Veracruz and Chiapas.

JEL: E00, Z10, O11

KEYWORDS: Tourism Economics, Economic Growth, Tourism Impacts, Domestic Tourism

INTRODUCCIÓN

Durante los últimos años, México ha sido uno de los lugares favoritos para los turistas en el mundo, según datos de la Organización Mundial del Turismo, nuestro país ocupó en el 2012 el lugar número 13 a nivel mundial y número 2 en el continente americano en llegadas de turistas internacionales al recibir 23.4 millones de turistas. Las divisas por turismo para el mismo año representaron 12,700 millones de dólares, ocupando el lugar número 24 en el mundo en este rubro. Además, el turismo en México representa el 8.4% del Producto Interno Bruto nacional. En México el turismo se ha vuelto un factor determinante en el diseño de política económica y social, tanto que ha quedado plasmado en el Plan Nacional de Desarrollo 2013-2018 en su objetivo 4.11 *Aprovechar el potencial turístico de México para generar una mayor derrama económica en el país (PND 2013)*. Una de las principales razones por la que el gobierno apoya y promueve el turismo es porque este tiene un impacto positivo sobre el crecimiento y desarrollo económico. El turismo

fomenta la generación de empleo y, en la medida que logra generar eslabonamientos con los diferentes sectores económicos, podría ayudar significativamente a la reducción de la pobreza. La importancia del turismo y su contribución al crecimiento económico no es un tema nuevo. No obstante, la medición del impacto que el sector turístico tiene en el crecimiento a nivel regional ha sido poco abordado, a pesar de ser precisamente a nivel regional donde el turismo funciona como elemento dinamizador de la economía. Comprender el vínculo existente entre el sector turístico y el desarrollo económico en las regiones turísticas podría ayudar al diseño de políticas de desarrollo turístico que tengan mayor impacto para el progreso económico y la reducción de la pobreza.

El objetivo de este artículo es medir la contribución que el turismo tiene sobre el crecimiento económico de las cinco Entidades Federativas de México con mayor afluencia turística: Quintana Roo, Guerrero, Chiapas, Veracruz y Jalisco. Lo anterior es realizado utilizando la metodología propuesta por Ivanov y Webster (2007), la cual utiliza la tasa de crecimiento del PIB real per cápita como medida del crecimiento económico, el cual es desagregado por el crecimiento económico generado por el turismo y el crecimiento económico generado por otras industrias. La metodología tiene la particularidad de dar una estimación *ex post*, es decir, lo que realmente sucedió (Such et al. 2009:22).

El trabajo se ha organizado de la siguiente manera: la sección 2 presenta una breve descripción de las cinco entidades federativas analizadas, enfocándose principalmente en los principales atractivos turísticos con los que cuentan. Sección 3 presenta el marco teórico del que surge el concepto de la contribución del turismo al crecimiento económico. Sección 4 describe la metodología propuesta por Ivanov y Webster (2007) para la medición de la contribución del turismo al crecimiento económico y la manera en que deben ser interpretados los resultados obtenidos de ella. Sección 5 analiza los principales resultados encontrados y, finalmente, en la sección 6 se presentan las principales conclusiones.

Principales Entidades Federativas con Mayor Turismo En México

Para el siguiente estudio hemos seleccionado los cinco estados con mayor influencia turística en México. Según los datos obtenidos por el Instituto Nacional De Estadística y Geografía estos estados son Quintana Roo, Jalisco, Guerrero, Veracruz y Chiapas.

Quintana Roo: Ubicado en la región sureste del país, es el estado con el principal destino turístico del país: Cancún. Cancún es considerado un gran atractivo natural y la joya del caribe mexicano. Es también el destino turístico con mayor captación de divisas, representando en el 2013 el 38.9% del total de divisas que ingresaron al país (DATATUR, 2013). Quintana Roo posee además el segundo arrecife más grande del mundo, así como una gran diversidad cultural y geográfica, lo que le ha permitido posicionarse como el estado con mayor afluencia turística del país recibiendo en el 2012 un total de 9.4 millones de turistas.

Jalisco: El estado de Jalisco está ubicado al occidente de la república mexicana y su capital, la ciudad de Guadalajara, es la segunda ciudad más grande de México. A diferencia de los otros estados presentados, Jalisco es uno de los centros industriales y comerciales más importantes de México. El estado de Jalisco cuenta con un importante destino turístico de tipo playa: Puerto Vallarta, ubicado en la bahía de banderas en el océano pacífico y es uno de los tres destinos de playa más visitados del país. Jalisco ocupa el segundo lugar en atracción de turistas en el país, recibiendo en el 2012 6.6 millones de turistas.

Guerrero: Se encuentra localizado en la región suroeste del país y cuenta con el atractivo de playa más cercano de la capital mexicana: Acapulco, lo cual le permite una importante afluencia de turismo tanto local como extranjero. Acapulco es uno de los destinos turísticos más importantes del país ocupando el tercer lugar a nivel nacional en infraestructura hotelera. Al norte del estado se ubica la pequeña ciudad de Taxco que destaca como un destino de turismo cultural, siendo una de las más bellas y admiradas joyas coloniales del país. Su origen, desarrollo y apogeo se le debe a la plata; pero más aún, se le considera un Pueblo

Mágico lleno de tradición e historia. Además, en sus siete regiones, Guerrero ofrece a sus visitantes una gran diversidad de atractivos turísticos: bosques, valles, playa, cascadas y todo tipo de escenarios naturales, lo que ha llevado a ser el tercer estado del país con mayor recepción de turismo al recibir 5.7 millones de visitantes en el 2012.

Veracruz: Veracruz de Ignacio De La Llave se localiza en la costa del atlántico, en el Golfo de México. Destino principalmente atractivo por su riqueza histórica ya que fue pieza clave en la conquista del continente americano, con una superficie de 71.699 km cuadrados y alrededor de 7,3 millones de habitantes hacen de Veracruz uno de los estados con mayor número de habitantes de la República Mexicana. El puerto de Veracruz es el destino con mayor ingreso de visitantes y es cede de uno de las representaciones culturales más importante de México: “El Carnaval de Veracruz”, que en 2014 logró una derrama económica de 180 millones de pesos. Veracruz es la entidad federativa con mayor oferta de servicios de restaurantes turísticos a nivel nacional. Además, actualmente es la cuarta entidad preferida por los turistas, atrayendo al año alrededor de 5.1 millones de visitantes.

Chiapas: Para el turismo internacional, Chiapas es considerado uno de los atractivos principales a visitar en México gracias a que es un destino cultural que ofrece una gran diversidad biológica que van desde un bosque de niebla hasta la majestuosa selva tropical. Esto sin lugar a dudas posiciona al estado como una buena alternativa para el turismo nacional y extranjero. Chiapas se encuentra localizado al sur de la república mexicana y entre sus principales destinos turísticos alberga: las cascadas de agua azul, la zona arqueológica de Palenque, el majestuoso cañón del sumidero y los Lagos de Monte Bello. Lo que le ha permitido ser receptor de 3.6 millones de turistas en el 2012, colocando como el quinto estado con mayor captación de turistas en México.

La Contribución del Turismo al Crecimiento

Para medir la contribución del turismo al crecimiento económico, Ivanov y Webster (2007) proponen un método que utiliza la tasa de crecimiento del PIB real per cápita como medida del crecimiento económico de un país, este crecimiento es desagregado en un crecimiento económico generado por el turismo y el crecimiento económico generado por otras industrias. Diversos autores han utilizado esta metodología para diferentes países. Los mismos Ivanov y Webster (2007) realizan una aplicación de esta para España, Cyprus y Grecia; de manera más reciente, Ivanov y Webster (2012) usaron esta metodología con datos de 174 países para los años 2000-2010 para medir el impacto económico del turismo sobre una base país por país de manera global. Otros autores como Brida, Pereyra, Such y Zapata (2008) usaron este mismo método para aplicarlo a países como España, Francia, Italia, Reino Unido y Estados Unidos. Brida, Monterrubbianesi y Zapata (2011) para Colombia. Brida, Pereyra y Such (2007) comparan la contribución del turismo al crecimiento económico de México con Argentina, Brasil y Uruguay. Adicionalmente, Brida et al. (2011) también utilizan esta metodología para medir la contribución del turismo al crecimiento económico de Colombia comparando su resultado con el de otros países, entre ellos México. En un trabajo más reciente, Rodríguez-Brindis (2014) realiza un análisis de la contribución del turismo al crecimiento económico de México mediante una expansión de la metodología de Ivanov y Webster, permitiendo medir la contribución individual que cada una de las ramas características de este sector tiene sobre el crecimiento económico del país. Cabe mencionar que los trabajos anteriores se enfocan en medir la contribución del turismo al crecimiento económico del total del país y que ninguno de ellos analiza alguna entidad federativa o departamento en lo individual. Un trabajo existente en este sentido es el de Brida et al. (2011), quienes cuantifican la contribución del sector turismo al crecimiento económico para los departamentos de Antioquia, Bogota (Distrito Capital), Bolivar, Magdalena y San Andrés en Colombia. Es necesario mencionar que el método propuesto por Ivanov y Webster (2007) sólo nos permite medir los efectos directos que el turismo tienen sobre el PIB real per cápita, dejando de lado los posibles impactos indirectos y los efectos inducidos que estas pueden tener sobre la economía real. Lo anterior es una limitación de esta metodología en cuanto a la estimación de los impactos del turismo sobre el crecimiento económico. Como

señalan Brida et al (2008, 37) “*El aporte original del método es brindar una estimación ex post (lo que realmente sucedió) de la contribución del turismo sobre el crecimiento del PIB*”.

METODOLOGÍA Y MEDICIÓN

Como ya se mencionó, el método presentado por Ivanov y Webster (2007) utiliza la tasa de crecimiento del PIB real per cápita (g_t), como medida del crecimiento económico, que es definido de la siguiente manera:

$$g_t = \left[\left(\frac{Y_{t(P_b)}/N_t}{Y_{t-1(P_b)}/N_{t-1}} \right) - 1 \right] \quad (1)$$

Donde $Y_{t(P_b)}$ es el PIB en el periodo t a precios constantes; $Y_{t-1(P_b)}$ es el PIB a precios constantes en el periodo $t-1$; N_t y N_{t-1} son el tamaño promedio de la población en el periodo t y en el periodo $t-1$ respectivamente; el subíndice P_b representa el año base. Si se desagrega la ecuación (1) para separar el PIB turístico a precios constantes en el periodo t ($Y_{t(P_b)}^T$) del PIB de otras industrias a precios constantes para el mismo periodo ($\sum_{R \neq T} Y_{t(P_b)}^R$) y el PIB turístico a precios constantes en el periodo $t-1$ ($Y_{t-1(P_b)}^T$) del PIB de otras industrias a precios constante en el mismo periodo ($\sum_{R \neq T} Y_{t-1(P_b)}^R$) tendremos que la tasa de crecimiento del PIB real per cápita en el tiempo t es:

$$g_t = \left[\frac{\frac{Y_{t(P_b)}^T}{N_t} \frac{Y_{t-1(P_b)}^T}{N_{t-1}}}{\frac{Y_{t-1(P_b)}^T}{N_{t-1}}} + \frac{\frac{\sum_{R \neq T} Y_{t(P_b)}^R}{N_t} \frac{\sum_{R \neq T} Y_{t-1(P_b)}^R}{N_{t-1}}}{\frac{Y_{t-1(P_b)}^T}{N_{t-1}}} \right] \quad (2)$$

La primera expresión en (2) muestra la parte del crecimiento en el PIB real per cápita que es consecuencia del desarrollo turístico, i.e. “el impacto del turismo sobre el crecimiento económico” (Ivanov y Webster 2007:382), de manera aislada, este efecto quedaría definido de la siguiente manera:

$$g_t^T = \frac{\frac{Y_{t(P_b)}^T}{N_t} \frac{Y_{t-1(P_b)}^T}{N_{t-1}}}{\frac{Y_{t-1(P_b)}^T}{N_{t-1}}} \quad (3)$$

Para aplicar esta metodología se utilizaron datos del Producto Interno Bruto Estatal y de la actividad turística para los estados de Quintana Roo, Jalisco y Veracruz, la cual fue media a través de la suma de las ramas 71 *Servicios de esparcimiento culturales y deportivos, y otros servicios recreativos* y la rama 72 *Servicios de alojamiento temporal y de preparación de alimentos y bebidas* como variable Proxy del turismo obtenidos del Instituto Nacional de Estadística y Geografía (INEGI). Se han utilizado también datos de la población a mitad de año obtenidos del Consejo Nacional de Población (CONAPO).

Los resultados son presentados en la tabla 1. En esta tabla se muestran datos del crecimiento real del producto interno bruto per cápita, el crecimiento real per cápita de la actividad turística y la contribución del turismo al crecimiento económico para las cinco Entidades Federativas estudiadas. En el análisis de los resultados se pueden encontrar cuatro posibles casos y deben de ser interpretados de la siguiente manera: Primer caso: que el crecimiento en el PIB real per cápita sea positivo y la contribución del turismo a este crecimiento sea positiva, por ejemplo, tomando datos del año 2006 de la Tabla 1a, Jalisco tuvo un crecimiento real en su PIB per cápita de 4.590% de los cuales 0.079% pueden ser vinculados directamente al crecimiento de las actividades turísticas, lo que representaría un 1.72% (Este porcentaje de 1.72% del total de la tasa de crecimiento es obtenido fácilmente mediante una regla de tres, es decir,

$1.722\%=(0.079*100/4.590)$ del total de la tasa de crecimiento (Se debe de tener mucho cuidado en este punto de no confundir la contribución del turismo al crecimiento económico con el porcentaje de contribución a este crecimiento ya que ambos están expresados de alguna manera en términos porcentuales. Para evitar esta posible confusión, basta con recordar que la contribución del turismo al crecimiento económico está presentada en términos “absolutos”, mientras que el porcentaje de contribución del turismo al crecimiento económico está presentada en términos relativos.) Para el segundo caso en el que los valores son negativos el análisis es similar, si tomamos por ejemplo los datos para el 2008 en la Tabla 1a, el crecimiento en el PIB real per cápita para Jalisco fue de -0.465% de los cuales -0.025 de estos son vinculados a la caída en el sector turístico. Un tercer caso a analizar es cuando el crecimiento en el PIB real per cápita es positivo y la contribución del sector turístico es negativa, por ejemplo, el año 2010 en la Tabla 1a. el crecimiento del PIB real per cápita de Jalisco fue de 4.219% y la contribución del turismo a este crecimiento fue de -0.078%, es decir, la caída en el sector turístico durante este año causó que el crecimiento fuera -0.078% menor. Finalmente, puede darse el caso en que la variación en el crecimiento haya sido negativa y la contribución del turismo sea positiva, para comprender mejor esta situación, analicemos el año 2008 de la Tabla 1b, en el que el crecimiento del PIB real per cápita del Estado de Guerrero fue de -1.703% y la contribución del turismo a dicho crecimiento fue de 0.056%, este resultado nos muestra que, para este año, la actividad turística evitó una caída mayor en el crecimiento económico del Estado. El resto de los datos en las Tablas 1a – 1e pueden ser interpretados de manera análoga a alguno de estos cuatro casos.

Tabla 1a: Contribución del Turismo al Crecimiento: Jalisco

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Var. PIB per cápita	3.229%	1.866%	4.590%	4.087%	-0.465%	-8.248%	4.219%	3.583%	2.771%
Var PIB Turístico per cápita	-5.655%	5.788%	2.253%	0.349%	-0.759%	-8.340%	-2.362%	0.375%	2.345%
Contribución del turismo al crecimiento	-0.209%	0.196%	0.079%	0.012%	-0.025%	-0.275%	-0.078%	0.012%	0.070%

Fuente: Elaboración propia con datos de INEGI y CONAPO

Tabla 1b: Contribución del Turismo al Crecimiento: Guerrero

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Var. PIB per cápita	5.681%	1.196%	3.012%	2.592%	-1.703%	-1.760%	5.075%	-0.621%	0.537%
Var PIB Turístico per cápita	21.821%	-4.907%	2.320%	5.874%	0.864%	-15.512%	5.959%	-12.765%	2.669%
Contribución del turismo al crecimiento	1.265%	-0.328%	0.146%	0.366%	0.056%	-1.025%	0.339%	-0.731%	0.134%

Fuente: Elaboración propia con datos de INEGI y CONAPO

Tabla 1c: Contribución del turismo al crecimiento: Chiapas

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Var. PIB per cápita	-4.355%	-1.238%	2.365%	-2.869%	2.087%	-2.836%	6.427%	1.558%	0.447%
Var PIB Turístico per cápita	3.507%	-3.856%	-19.230%	18.422%	-1.237%	-2.320%	-6.128%	-2.372%	1.832%
Contribución del turismo al crecimiento	0.081%	-0.097%	-0.469%	0.354%	-0.029%	-0.053%	-0.140%	-0.048%	0.035%

Fuente: Elaboración propia con datos de INEGI y CONAPO

Tabla 1d: Contribución del turismo al crecimiento: Veracruz

	2004	2005	2006	2007	2008	2009	2010	2011	2012
Var. PIB per cápita	4.923%	2.795%	6.269%	3.460%	-0.415%	-1.583%	3.220%	1.277%	3.245%
Var PIB Turístico per cápita	-7.113%	-4.447%	7.067%	-5.711%	-13.322%	-3.700%	-5.149%	-4.502%	2.784%
Contribución del turismo al crecimiento	-0.200%	-0.111%	0.164%	-0.133%	-0.284%	-0.069%	-0.093%	-0.075%	0.044%

Fuente: Elaboración propia con datos de INEGI y CONAPO

Tabla 1e: Contribución del turismo al crecimiento: Quintana Roo

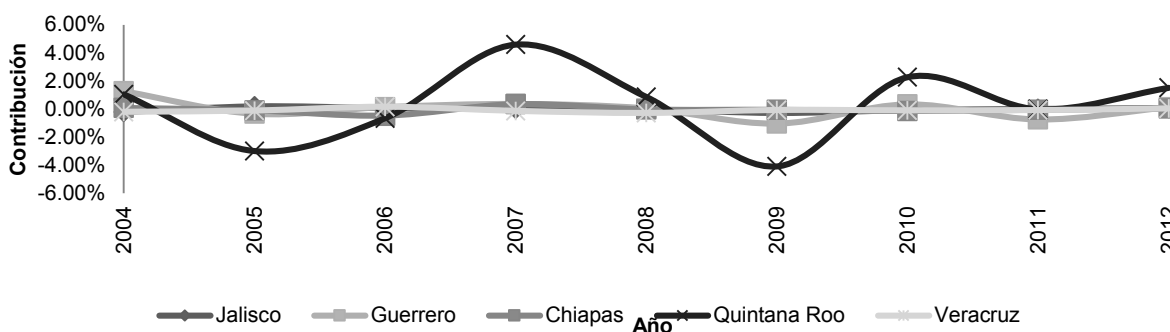
	2004	2005	2006	2007	2008	2009	2010	2011	2012
Var. PIB per cápita	3.792%	2.287%	1.485%	6.266%	1.342%	-9.087%	0.272%	2.478%	3.280%
Var PIB Turístico per cápita	4.480%	-12.626%	-3.218%	23.856%	3.876%	-17.737%	10.908%	-0.050%	6.744%
Contribución del turismo al crecimiento	1.053%	-2.986%	-0.650%	4.596%	0.870%	-4.082%	2.272%	-0.012%	1.515%

Fuente: Elaboración propia con datos de INEGI y CONAPO

RESULTADOS

El resumen de la información contenida en las Tablas 1a-1e puede apreciarse en la Figura 1. En ella puede observar la contribución que el turismo ha tenido al crecimiento económico en cada una de las Entidades Federativas Analizadas.

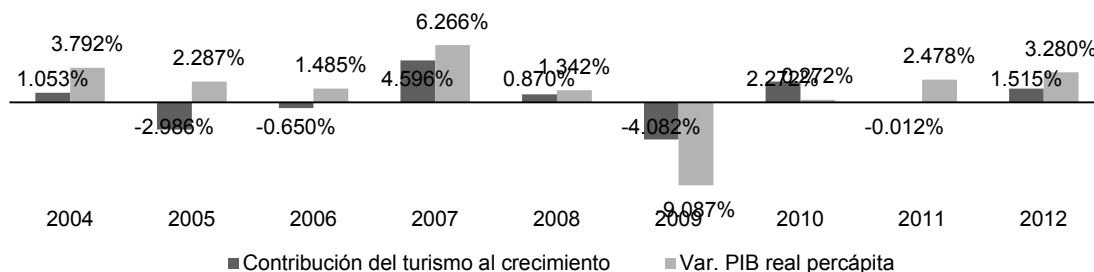
Figura 1: Contribución del Turismo al Crecimiento Económico: Diferentes Estados de la República Mexicana



Quintana Roo

El resumen de la contribución del Turismo al crecimiento económico de Quintana Roo puede observarse en la figura 2. Quintana Roo es el estado que presenta las mayores contribuciones del sector turismo al crecimiento económico. Por ejemplo, para el año 2007 Quintana Roo registró una tasa de crecimiento de su economía del 6.26% de la cual 5.49% es atribuible directamente a las actividades turísticas, es decir, el 73.35% del crecimiento económico se debe directamente al turismo. Este mismo Estado en el 2010 registró una tasa de crecimiento económico del 0.272% mientras que la contribución del turismo al crecimiento económico fue de 2.72%, es decir, mientras en el 2010 las actividades económicas en otros sectores de la economía de Quintana Roo caían, el sector turístico crecía de manera positiva y evitó la caída en el crecimiento económico de la entidad. Lo anterior refleja la gran importancia que el Turismo tiene en el Estado de Quintana Roo.

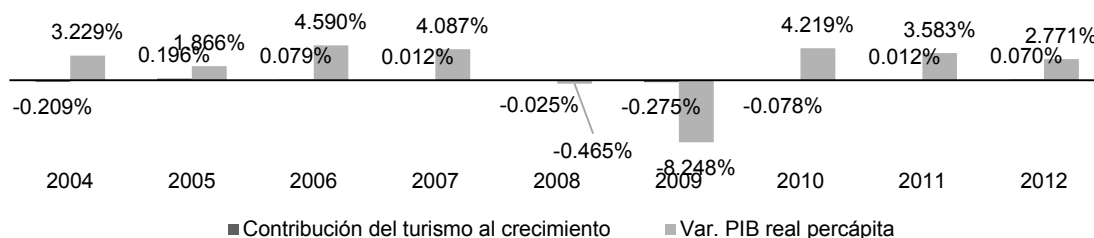
Figura 2: Contribución del Turismo al Crecimiento Económico de Quintana Roo



Jalisco

Jalisco es el Estado que registra, las menores contribuciones del sector turístico al crecimiento económico, aclarando que dichas contribuciones son, en general, positivas. Por ejemplo, para los años 2011 y 2012, Jalisco registró tasas de crecimiento económico de 3.58% y 2.71% respectivamente. Para dichos años la contribución del turismo a estas tasas fue de 0.012% (2011) y 0.070% (2012), (véase Figura 3). Para los años en que Jalisco registró caídas en su crecimiento económico, la contribución que el turismo tuvo a dicha caída también fue pequeña, es decir, para los años 2008 y 2009 en Jalisco tuvo una contracción económica de -0.465% y -8.248% respectivamente, de esta caída sólo es atribuible al sector turístico el -0.025% en el 2008 y el -0.275% en el 2009.

Figura 3: Contribución del Turismo al Crecimiento Económico de Jalisco



Guerrero

Los resultados para el Estado de Guerrero pueden apreciarse en la figura 4. El caso de Guerrero es muy similar al de Quintana Roo aunque en menor magnitud. Por ejemplo, para el año 2007 el Estado creció a una tasa del 2.59% de la cual 0.366 son atribuibles al turismo, lo que equivale a que el sector turístico explicó el 14.13% del total del crecimiento. Una característica importante que vale la pena destacar en Guerrero es que la relación entre el crecimiento económico y las actividades turísticas es positiva (mismo signo) e importante; es decir, buena parte de los aumentos y caídas en la tasa de crecimiento de la economía son atribuibles a aumentos y caídas de la actividad turística. Este resultado podría indicarnos un cierto tipo de dependencia del Estado de Guerrero al Turismo.

Chiapas y Veracruz

Chiapas y Veracruz muestran un resultado muy interesante, ambos estados de alguna manera han tenido en crecimiento económico positivo en el mediano plazo de análisis (Veracruz con mayor intensidad que Chiapas), lo sorprendente es, que siendo dos de las Entidades Federativas de México con mayor importancia turística, el turismo parece no haber contribuido a el proceso de crecimiento económico de estos Estados. Vemos por ejemplo el caso de Chiapas que tuvo tasas de crecimiento económico positivas de 2.36%, 2.08%,

6.42% y 1.55% en los años 2006, 2008, 2010 y 2011 respectivamente; sin embargo, en esos cuatro años la contribución del turismo al crecimiento económico fue negativa, es decir, las actividades turísticas desaceleraron el crecimiento económico de la entidad en estos años. De manera análoga, Veracruz registró tasas de crecimiento económico de 4.92% (2004), 2.79% (2005), 3.46% (2007), 3.22% (2010) y 1.27% (2011), mientras que en estos periodos, la contribución del turismo al crecimiento económico fue negativa, volviéndose las actividades turísticas, al igual que un Chiapas un “freno” al crecimiento económico de la entidad en estos años. El resumen de los resultados para Chiapas y Veracruz pueden apreciarse en las figuras 5a y 5b respectivamente.

Figura 4: Contribución del Turismo al Crecimiento Económico de Guerrero

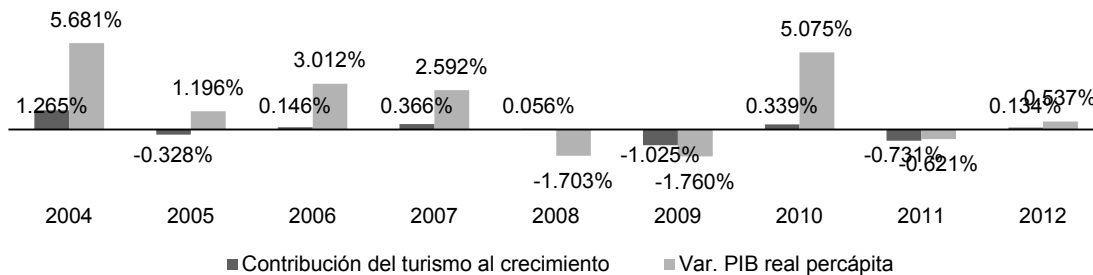


Figura 5a: Contribución del Turismo al Crecimiento Económico de Chiapas

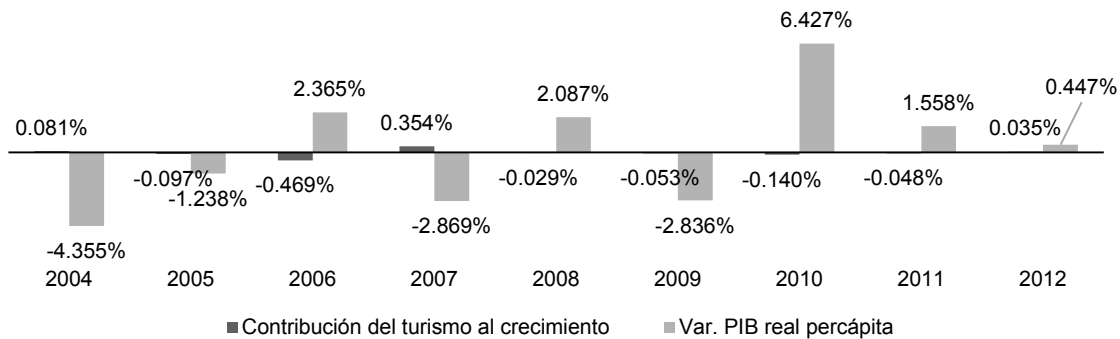
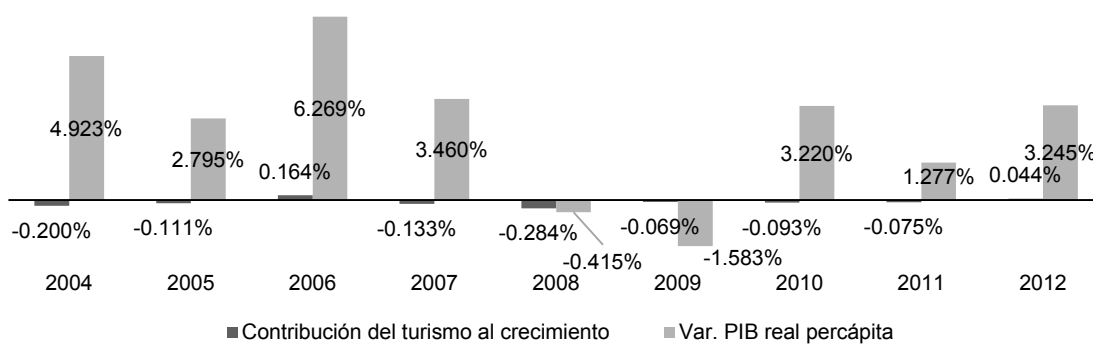


Figura 5b: Contribución del Turismo al Crecimiento Económico de Veracruz



CONCLUSIONES

En este artículo se analizó la metodología propuesta por Ivanov y Webster (2007) y se aplicó a un grupo de cinco Entidades Federativas pertenecientes a México que se caracterizan por ser los estados con mayor afluencia turística. En particular, se analizaron los estados de Quintana Roo, Jalisco, Guerrero, Veracruz y Chiapas. Los resultados de la medición muestran que el Estado que presenta mayor participación de las actividades turísticas en el crecimiento económico es Quintana Roo, registrando una participación positiva con respecto al total del crecimiento del PIB de 27.65% (2004), 73.35% (2007), 64.85% (2008), 44.92% (2009) y 46.20% (2012) y una participación del 834% en el año 2010, es decir, mientras otros sectores de la economía caían en este año, las actividades turísticas compensaron esta caída y empujaron a que la tasa de crecimiento fuera positiva. Esta situación sugiere que el sector turístico en Quintana Roo se encuentra desarrollado y fuertemente integrado al proceso de crecimiento de la entidad.

Chiapas y Veracruz mostraron un resultado muy interesante, en ambos estados el turismo parece no haber contribuido a su proceso de crecimiento económico. Se encontró por ejemplo, que Chiapas tuvo tasas de crecimiento económico positivas de 2.36%, 2.08%, 6.42% y 1.55% en los años 2006, 2008, 2010 y 2011 respectivamente; sin embargo, en esos cuatro años la contribución del turismo al crecimiento económico fue negativa, es decir, las actividades turísticas desaceleraron el crecimiento económico de la entidad en estos años. De manera análoga, Veracruz registró tasas de crecimiento económico de 4.92% (2004), 2.79% (2005), 3.46% (2007), 3.22% (2010) y 1.277% (2011), mientras que en estos periodos, la contribución del turismo al crecimiento económico fue negativa, volviéndose las actividades turísticas, al igual que un Chiapas un “freno” al crecimiento económico de la entidad en estos años.

Jalisco es el Estado que registró las menores contribuciones del sector turístico al crecimiento económico, aunque positivas. Para los años 2011 y 2012, Jalisco registró tasas de crecimiento económico de 3.58% y 2.71% respectivamente y la parte atribuible al turismo de este crecimiento fue de 0.012% (2011) y 0.070%. Para los años en que Jalisco registró caídas en su crecimiento económico, la contribución que el turismo tuvo a dicha caída también fue pequeña, es decir, para los años 2008 y 2009 en Jalisco tuvo una contracción económica de -0.465% y -8.248% respectivamente, de esta caída sólo es atribuible al sector turístico el -0.025% en el 2008 y el -0.275% en el 2009. Lo sugiere que las actividades relevantes en el crecimiento económico del Estado de Jalisco, pertenecen a otras diferentes al turismo. El haber realizado la medición de la contribución que el sector turístico tiene sobre el crecimiento económico de los principales estados turísticos de México, nos permite tener una visión más amplia del vínculo existente entre las actividades turísticas y el crecimiento económico a nivel regional, por lo que este trabajo intenta ser una nueva contribución al mejor entendimiento de los impactos que el turismo tiene a nivel regional.

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BIOGRAFIA

Martín Alberto Rodríguez Brindis es Candidato a Doctor en Ciencias de la Administración por el IEU-Puebla y maestro en economía por la Benemérita Universidad Autónoma de Puebla, en la cual obtuvo la mención honorífica CUM LAUDE por su defensa de tesis para obtener el grado de maestro. Actualmente es profesor-investigador de tiempo completo en la Escuela de Economía y Negocios de la Universidad Anáhuac Oaxaca. Correo electrónico

Enrique Sánchez Flores es estudiante de Dirección y Administración de Empresas en la Escuela de Economía y Negocios de la Universidad Anáhuac Oaxaca: Boulevard Guadalupe Hinojosa de Murat No. 1100. Cuilapam de Guerrero, Oaxaca. C.P. 71240.

PROGRAMA DE CAPACITACION: ETICA CON RESPONSABILIDAD SOCIAL EN UNA EMPRESA PRIVADA

Miryan Castillejos Allard, Universidad Autónoma “Benito Juárez” de Oaxaca
Sandra Beatriz Zavaleta Herrera, Universidad Autónoma “Benito Juárez” de Oaxaca
Pedro Antonio Canseco Lopez, Universidad Autónoma “Benito Juárez” de Oaxaca

RESUMEN

Los organizaciones empresariales destacaron por su insistencia y pronunciamiento en el teme de la responsabilidad social, Confederación Patronal de la República Mexicana (COPARMEX) en ese entonces, Uniones Sociales de Empresarios de México, A.C. (USEM). Ambas aportaron elementos teórico-prácticos para la fundamentación y desarrollo del concepto mismo. Más tarde, en 1992, el Centro Mexicano para la Filantropía (Cemefi), creó el programa de Filantropía Empresarial con 6 empresas participantes, el objetivo de esta investigación es el análisis de un problema y dar a conocer el programa de ética con responsabilidad social. De una mediana empresa, que presta un servicio de salud, en el estado de Oaxaca de Juárez Oaxaca. Para esta investigación se tomó una muestra de la población y se realizó prueba estadística a un modelo para medir el impacto, los resulta. Para la recolección de los datos se diseñó un cuestionario el cual se estructuró con ítems para medir las escalas que definen el conocimiento de los recursos humanos sobre ética. La muestra se determinó con datos reales aplicando los cuestionarios a 15 personas de acuerdo a la estimación de la desviación estándar de la varianza acumulada y observada en el análisis factorial

PALABRAS CLAVE: Recursos Humanos, Evaluación y Eficiencia

TRAINING PROGRAM: ETHICS FOR SOCIAL RESPONSIBILITY IN A PRIVATE COMPANY

ABSTRACT

Business organizations highlighted by its insistence on the fears and statement of social responsibility, Confederation of Employers of the Mexican Republic (COPARMEX) then, Unions Social Entrepreneurs Mexico, AC (USEM). Both theoretical and practical elements contributed to the foundation and development of the concept itself. Later in 1992, the Mexican Center for Philanthropy (Cemefi), created the program Corporate Philanthropy with 6 participating companies, the objective of this research is the analysis of an issue and publicize the program on ethics with social responsibility. In a medium sized company, which provides a health service in the state of Oaxaca de Juárez Oaxaca. For this research a sample of the population was taken and statistical test was performed on a model to measure the impact, it is. For data collection a questionnaire which was structured with items measuring scales that define the knowledge of human resources on ethics designed. The sample was determined using real data questionnaires 15 people according to the estimate of the standard deviation of the accumulated variance and factor analysis observed

JEL: M00

KEYWORDS: Human Resources, Evaluation, Efficiency

LOS RESULTADOS

mostraron que la ética y la responsabilidad social sirve para la contribución al desarrollo humano sostenible, a través del compromiso y la confianza de la empresa hacia sus empleados y las familias de éstos, hacia la sociedad en general y hacia la comunidad local, en pos de mejorar el capital social y la calidad de vida de toda la comunidad. Con la aplicación de las encuestas se da a conocer el análisis de dos problemas El objetivo de esta investigación analizar a través de la definición de indicadores y la prueba de Escalas En El Analisis De Un Problema En Una Mediana Empresa Y Dar A Conocer El Programa De Capacitacion “Ética Con Responsabilidad Social”.

Planteamiento del Problema

La competitividad y la calidad en la prestación de servicios son parámetros que en el marco mundial definen la importancia de la ética y la responsabilidad social, en este contexto La ética y la responsabilidad social son los instrumentos que proporcionan la información objetiva para fundamentar la toma de decisiones en la administración de una mediana empresa privada. Existen indicadores propuestos para evaluar programas de ética y responsabilidad social, como, Confederación Patronal de la República Mexicana (COPARMEX) en ese entonces, Uniones Sociales de Empresarios de México, A.C. (USEM). Ambas aportaron elementos teórico-prácticos para la fundamentación y desarrollo del concepto mismo. Más tarde, en 1992, el Centro Mexicano para la Filantropía (Cemefi), creó el programa de Filantropía Empresarial, la cual propone la generación de conocimiento que proporcione los instrumentos para medir el impacto de los programas. Para el desarrollo de la ética y responsabilidad social en las medianas empresas privadas. El análisis de los indicadores y escalas que permitan evaluar el programa de ética y responsabilidad social, puede proporcionar el instrumento validado metodológicamente para el seguimiento y para la toma de decisiones en los procesos de eficiencia en el servicio. Con responsabilidad social y ética

Marco Teórico

Lo que prevalece a nivel internacional en torno a los indicadores para el impacto de los programas de ética y responsabilidad social se localiza en el argumento para su validación, entre los parámetros que se encuentran en constante debate son: la ética, la responsabilidad social, el sueldo y las instalaciones. Con base en las recomendaciones del Centro Mexicano para la Filantropía (Cemefi), creó el programa de Filantropía Empresarial con 6 empresas participantes, en las que se han logrado importantes avances en la identificación de indicadores son: desconocer los términos de ética y responsabilidad social por pobreza, educación y empleo Uno de los aspectos importantes de esta investigación es conocer los efectos que ha tenido EL programa de ética y responsabilidad social en una mediana empresa privada. En este sentido, abordamos la evaluación del impacto de los programas y a través de las siguientes preguntas:

- ¿Es esta una empresa socialmente responsable?
- ¿Los directivos tienen un comportamiento ético?
- ¿Conoces los Valores de la empresa?
- ¿Sabes que es Ética?

Los antecedentes, de esta investigación se llevaron a cabo con 15 indicadores de los cuales surgieron 2 problemas importantes, Es importante considerar el costo-beneficio del tiempo y los recursos necesarios para su construcción, por lo que, de preferencia, debe ser medibles a partir del acervo de datos disponibles. ”El empleo de indicadores son verdaderamente útil en este proceso que responde a decisiones de participación de los trabajadores. Que permiten detectar avances y retrocesos de la gestión y tomar decisiones sustantivas, con lo que se construya una verdadera dinámica de cambio institucional. . De la ética y la responsabilidad social.

Limitaciones de los Indicadores

Los indicadores no están exentos de limitaciones para su conformación; entre la problemática que se puede presentar en su identificación e integración está la siguiente: Para la selección de los que se consideren más adecuados para cada objetivo, existen diferentes actores, como los sectores público, privado, social o académico que no comparten las mismas necesidades de información ni persiguen las mismas metas, lo cual dificulta lograr unanimidad en su definición. El carácter cuantitativo hace que se generen indicadores sólo de aquello que puede ser medido en cantidad. El uso de indicadores presupone que las metas de instituciones y dependencias públicas, así como sus niveles de logro están disponibles e identificables en planes y programas de gobierno y que no hay contradicciones entre los mismos. El depender de objetivos que son cambiantes, por lo menos en cada nueva administración, no sólo modifica el tipo de indicadores que deben ser empleados, sino también la disponibilidad de datos para conformarlos, lo que implica un ajuste permanente de las fuentes tradicionales de información.

Aspectos de la Evaluación del Impacto de los Programas

Una herramienta que utilizan los encargados de tomar decisiones en la formulación de políticas, y que hacen posible que los resultados de los programas. Son las encuestas y sus principales herramientas, tomando en cuenta la siguiente tabla de valores para reforzar la ética y sobre todo la responsabilidad social. Esta evaluación ayuda a tomar decisiones sobre la necesidad de ampliar, modificar o eliminar ciertas políticas del programa (Ver Tabla 1).

Tabla: Valor y Definiciones

Valor	Definición
Ética	Es la conducta de los individuos y de institución para demostrar el apego a normas y estándares que son socialmente reconocidos conforme a la moral y Las obligaciones del ser humano.
Honestidad:	Hablar y actuar siempre con la verdad.
Compromiso:	Ser congruentes con lo que se planea, se predica y se hace en beneficio De los pacientes y/o colaboradores.
Confianza	Esperanza firme que se tiene de alguien o algo. Es la opinión favorable en que una persona o grupo de que será capaz de actuar de Manera adecuada en una determinada situación.
Calidad:	Hacer bien el trabajo sin errores, orientando todos nuestros recursos y Esfuerzos hacia una mejor calidad de vida.
Servicio:	Conocer las necesidades y superar las expectativas en materia de recursos humanos (cuerpo médico), de nuestros pacientes, atendiéndolos con un trato profesional, Personalizado y una actitud positiva y cordial.

Formulación de Hipótesis

Los antecedentes de la empresa presentan indicadores de acuerdo a las características culturales, de la empresa se planea que:

El programa de ética y responsabilidad social tiene un impacto positivo para la organización referente a los trabajadores y socios.

METODOLOGÍA

Primero se procedió a elegir una empresa, para conocer sus problemas se continuo con la aplicación de encuestas a los trabajadores. Que dan validez y confiabilidad. A esta investigación. Para la prueba

estadística y medir el impacto del conocimiento de ética. Se recolectaron los datos diseñando el cuestionario para medir, el conocimiento de los recursos humanos sobre ética el cual se estructuró con ítems para las escalas que definen la muestra, con datos que arrojaron la estimación de la desviación estándar de la varianza acumulada y observada en el análisis factorial para así conocer el problema de la empresa.

Población: Se consideró como población todos los trabajadores y socios de esta empresa

Muestra: Se consideró la base de datos de todos los trabajadores de esta empresa de la cual se obtuvo una muestra de 15 sujetos de acuerdo a la estimación de la desviación estándar de la varianza acumulada y observada en el análisis factorial realizado al cuestionario.

Cobertura del Programa: La cobertura del programa de ética y responsabilidad social es para toda la empresa y se toma una muestra al azar, con la base de datos.

Diseño de la muestra estratificada: Las técnicas estadísticas junto con las muestras fueron de gran ayuda para esta investigación.

Procedimiento: Para esta fase se estructuró un cuestionario, el cual se aplicó a 15 trabajadores de esta empresa. En el cual se dividió en 3 fases, 1.- a trabajadores administrativos, 2.- personal médico y 3.- personal de intendencia.

En este cuestionario se incluyeron preguntas para observar el comportamiento de los indicadores.

Cobertura del Programa: La cobertura del programa de ética y responsabilidad social es para toda la empresa.

Aplicación de la Encuesta

Con el análisis y la validez del paquete SPSS, se definió el cuestionario, el cual se aplicó como encuesta a 15 trabajadores, de la organización.

Análisis de Resultados de la encuesta: Aplicados los cuestionarios en los 3 grupos participantes, se procedió a codificar, tantos cuestionarios por número como cada uno de los ítems incluidos para después capturar directamente en la hoja de cálculo del programa SPSS (Figura 1)

Fases De La Planificación, Estrategia Y Programa De Ética Empresarial

Fase 1: Despertar el interés en la ética empresarial en LA ORGANIZACION

Fase 2: Preparar la guía general para el/los código(s) modelo(s)

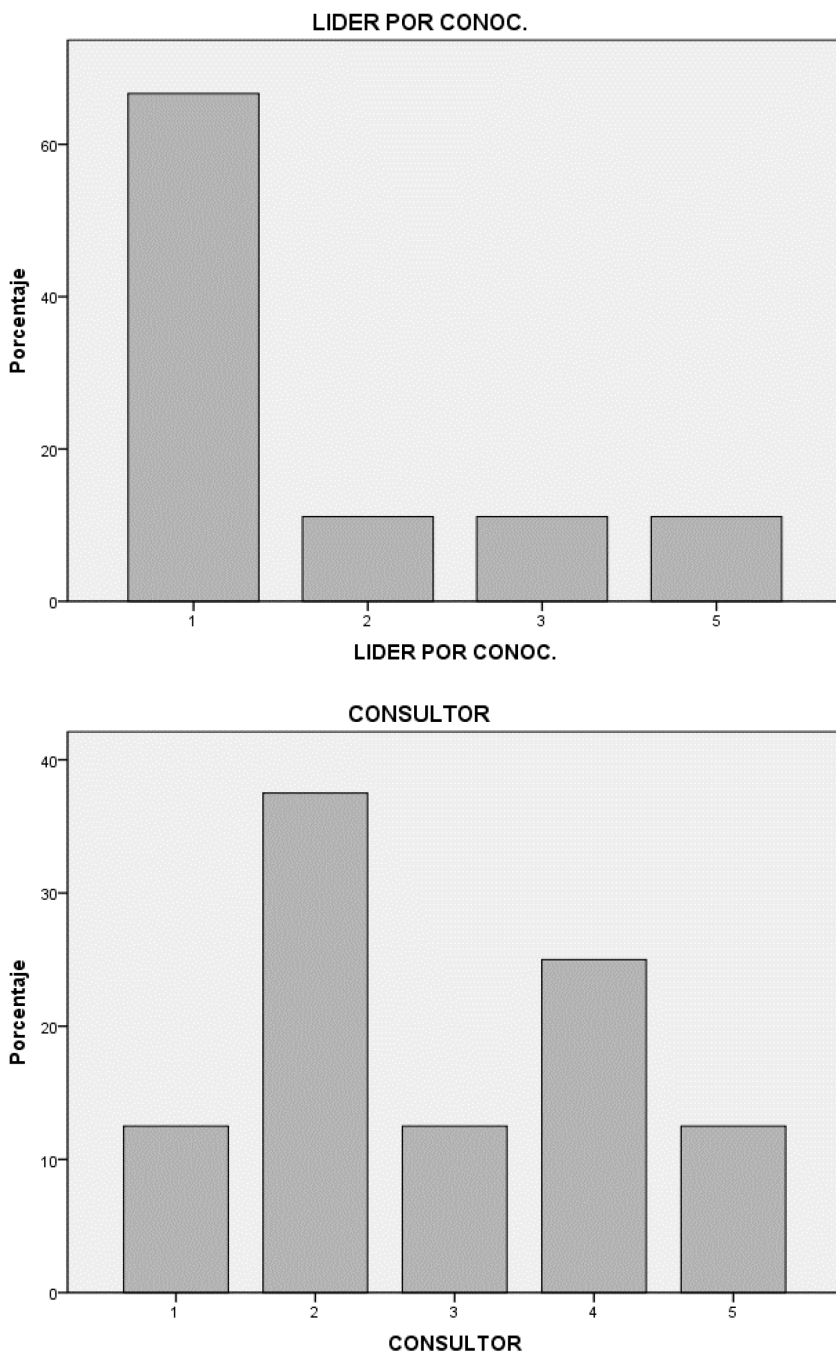
Fase 3: Preparar las adecuaciones al Manual de Ética Empresarial y otras herramientas de capacitación

Fase 4: Capacitar en ética empresarial

Fase 5: Establecer mecanismos de cooperación sector público y privado

Fase 6: Crear una iniciativa de ética empresarial sostenible a largo plazo

Figuras 1: Lider Por Conoc y Consultor



CONCLUSIONES

La efectividad del programa está estrechamente relacionada con las percepciones de los empleados en cuanto a la orientación de un programa de ética empresarial. El objetivo general que se persigue es consolidar los objetivos de la empresa, para lograr ser líderes en los servicios médicos particulares en el estado. Mercadotecnia social y desarrollo comunitario u organizacional correrán a cargo de la empresa. La propuesta de solución de problemas por falta de ética y valores se da por el reciente ingreso de personal a quien hay que concientizarle y el reforzamiento en el personal de base. Dos factores son lo más

importante: Que la ética se percibe cómo importante para el liderazgo —desde el ejecutivo hasta el supervisor— y Que los empleados creen que se los trata justamente. Es particularmente importante que las políticas de la empresa y las acciones administrativas sean coherentes y que los sistemas de recompensa apoyen el comportamiento ético Las principales orientaciones de un programa son:

Un enfoque basado en el cumplimiento, el cual se “enfoca principalmente en la prevención, la detección y el castigo de las violaciones a la ley”

Un enfoque basado en los valores, el cual “tiene como fin definir los valores organizativos y alentar el compromiso del empleado a las aspiraciones éticas”

Un enfoque externo satisfactorio de los partícipes a través del cual las empresas “tienen la esperanza de mantener o mejorar su imagen pública y las relaciones con los partícipes externos”

Un enfoque que protege a los altos ejecutivos, el que “es introducido en parte para proteger a los propietarios y a los altos ejecutivos de la culpabilidad por las fallas éticas o problemas legales”

Los propietarios y gerentes deben determinar el acercamiento y la orientación de su programa de ética empresarial, deben:

Identificar y comprometer a todo los partícipes de la empresa, Promover sus expectativas razonables y Ordenar los asuntos comerciales de la empresa de manera que mejoren su rendimiento comercial e incrementen la prosperidad de su comunidad mediante el cumplimiento de esas expectativas.

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Dr(C). Castillejos Allard Miryan,

Dr(C). Zavaleta Herrera Sandra Beatriz,

Dr. Canseco Lopez Pedro Antonio

Los autores pueden ser contactados a: Universidad Autónoma “Benito Juárez” De Oaxaca Av.
Universidad S/N Ciudad Universitaria.
Oaxaca, México.

INDICADORES DE PERMANENCIA EN LAS EMPRESAS TURISTICAS TRADICIONALES DE PUERTO RICO

Jesús Gómez-Velázquez, Universidad Autónoma Benito Juárez Oaxaca

Elizabeth Robles Maldonado, Universidad de Puerto Rico

Rosa María Velázquez-Sánchez, Universidad Autónoma Benito Juárez Oaxaca

Abel Antonio Morales Santiago, Universidad Autónoma Benito Juárez Oaxaca

RESUMEN

El turismo convencional, impulsado a partir de los años 70's con la oferta de destinos de sol y playa, propulsó la creación de MiPyMes relativas al sector turístico y restaurantero. La zona del Caribe, mundialmente famosa por sus playas, resultó beneficiada y muchos de esos establecimientos de más de treinta años de operación, siguen brindando sus servicios. Como podemos observar en el sector de Gran Turismo, las instalaciones hoteleras y los servicios se modernizan y adquieren nuevas políticas. Sin embargo, existe un gran número de hoteles de talla pequeña o mediana que sustentan su existencia en un servicio austero y clásico. En esta investigación se pretende, mediante la aplicación de una entrevista semi estructurada a propietarios y administradores para identificar indicadores que demuestren la forma de permanencia de estas empresas en los destinos turísticos a lo largo de la isla y la relación que puede existir entre permanencia-manejo desde la perspectiva del turismo clásico de 1970 y el gran turismo o nuevas propuestas recientes. Serán empleados los indicadores de permanencia, incluyendo las técnicas de manejo hotelero estándar, para analizar ocho establecimientos hoteleros en cuatro lugares turísticos a lo largo de la isla y por medio de una entrevista a profundidad a un gerente de cada sitio turístico para identificar dichos elementos que definen la preferencia por el lugar y su intención de nuevas visitas. Los resultados mostraron que los administradores identifican los aspectos de servicio, la adaptación a las nuevas tecnologías y los elementos del turismo clásico que conservan y que forman un balance con los elementos adquiridos recientemente. La permanencia en las empresas turísticas de Puerto Rico se relaciona con la relación entre las prácticas de manejo hotelero convencionales de 1970 y las contemporáneas integrando diferentes factores de tecnología y calidad sin perder la esencia clásica logrando un balance.

PALABRAS CLAVE: Indicadores, Permanencia, Empresas Turísticas

PERMANENCY INDICATORS IN TRADITIONAL TOURISM ENTERPRISES OF PUERTO RICO

ABSTRACT

Conventional tourism, powered from the 70's with the offer of sun and beach destinations, propelled the creation of MSME's on tourism and restaurant sector. The Caribbean region, world famous for its beaches, was benefited from it and many of these establishments over thirty years of operations continue to provide their services. As seen in the area of Great Tourism, the hotel facilities and services were modernized and acquired new policies. However, there are many small or medium size hotels that support its existence in a simple, classic service. This research aims by applying a semi-structured interview directed to owners and managers to identify indicators that demonstrate how these companies remain. This study is directed to Tourist destinations along the island and the relationship that may exist between permanence and management from the perspective of 1970 classic tourism and grand tourism recent or new proposals. Remain indicators will be employed, including classic hotel management techniques to analyze eight hotel establishments in four tourist sites along the island and through a depth interview directed to a manager

of each tourist site to identify those elements that define the place preference and intention to return visits. The results showed that managers identify aspects of service, adapting to new technologies and classic tourism management elements conserved and forming a balance with newly acquired items. Permanency in Puerto Rican tourism companies relates to the relationship between the practices of conventional 1970 hotel management and contemporary factors integrating different technology and quality without losing the classic essence achieving a balance.

KEYWORDS. Permanency, Indicators, Tourism Enterprises

INTRODUCCIÓN

El problema radica en la situación de las empresas hoteleras de Puerto Rico. La situación del turismo se encuentra entre el desarrollo del gran turismo ó modernidad turística y la continuidad de las prácticas de manejo hotelero clásicas desde 1970. La mayoría de las empresas turísticas de Puerto Rico se encuentran insertas en sitios con atractivos turísticos de sol y playa los cuales se caracterizan por contar con hermosos paisajes naturales y algunos con elementos culturales. Sin embargo, existe una gran diferencia entre el gran turismo y el manejo turístico clásico, por lo que se plantea como pregunta de investigación ¿Cuáles son los aspectos de adaptación que integran las empresas turísticas antiguas en sus servicios en relación a la modernización y como se expresan en términos de desarrollo para la misma?

Esta investigación se presenta organizada de la manera siguiente. En la sección de revisión de la literatura se presentan los resultados disponibles sobre el estudio de permanencia en empresas turísticas en E.U. y particularmente en Puerto Rico, el análisis sobre el concepto de permanencia y la comparación en los indicadores empleados para evaluar los servicios turísticos antiguos y recientes. En el apartado de Metodología se incluyen las características de la muestra, la definición operacional de las variables, el procedimiento seguido para diseñar las entrevistas y su aplicación y el análisis de los datos. En la sección de resultados se emplean tablas para facilitar la presentación de los datos y su explicación resumida. La conclusiones permiten comparar los resultados con el objetivo planteado y mostrar la relevancia de este estudio para la comprensión de los factores de permanencia como elementos para el desarrollo de las empresas turísticas de Puerto Rico.

REVISIÓN DE LITERATURA

Según Ortuño (1990), la exigencia de movilidad, expresado por el turismo, e inspirada por un imaginario impulsa al sujeto a viajar. Este sujeto pretende encontrar una serie de elementos que su imaginario integra por medio de sugerencias a inspiraciones previamente adquiridas. Para Villa Real (2007;13), el turista busca un paquete completo de diversión, entretenimiento, bienestar, higiene y cortesía. Puerto Rico a pesar de no contar con una tradición culturalizada de servicio y hospitalidad tan antigua como en el caso de Francia, España e Italia, a partir de los años 70's y gracias a la mercadotecnia del turismo en el Caribe, se hace popular alrededor del mundo y empieza la formulación de micro, pequeñas y medianas empresas hoteleras regionales en la capital San Juan y posteriormente en otros lugares de la isla. Muchas de estas empresas que iniciaron sus operaciones en la década de los 70's con un enfoque esperado hacia el turismo internacional, se mantienen operando desde estas fechas con un toque característico de hospitalidad auténtico, latente y constante el cual puede asemejar al tipo de turismo que observaron (Velázquez-Sánchez, et al., 2014) en comunidades mexicanas. Con la expectativa de mercado del turismo extranjero, se establecieron ciertos estándares y características que probablemente el día de hoy sean algo obsoletas, pero en su tiempo fueron las mejores; precisamente lo que este estudio pretende analizar son las características que permiten la continuidad de estas empresas, así como los elementos de innovación con los que cuentan, para identificar el balance que permite la permanencia. En lo que se refiere a estudios de permanencia en empresas, existen diferentes perspectivas para analizarla, desde el punto de vista de proyecciones financieras, hasta el punto de vista especializado. Como en el caso del estudio de Cervantes y Gallardo (2009) que analiza la permanencia en MiPyMes en virtud de estrategias de viabilidad y riesgos; sin embargo no existe algún

estudio que analice desde el punto de vista de las prácticas hoteleras, por ello se planteó integrar variables de permanencia como una dualidad entre los elementos que prevalecen de las prácticas hoteleras clásicas y los que se añaden del manejo hotelero moderno en virtud del tiempo.

METODOLOGÍA

Se analizó una muestra de ocho prestadores de servicios turísticos tradicionales. Se diseñó una entrevista semi-estructurada con preguntas orientadas a revisar las características que definen la permanencia de las empresas turísticas y se entrevistó a nueve prestadores ó administradores de empresas hoteleras en las localidades de San Juan, Ponce, Guaynabo e Isabela en Puerto Rico. Se incluyeron las variables: Categorías de las prácticas de manejo clásicas y categorías de manejo contemporáneas o modernas. Los datos obtenidos han permitido hacer una primera aproximación, identificación y definición de los indicadores de permanencia y adecuación entre los elementos clásicos y modernos de manejo turístico de la isla de Puerto Rico.

Definición Operacional de las Variables

Elementos de manejo hotelero clásico: Se consideró como una variable numérica. A partir de los indicadores de autenticidad, técnicas propias iniciales y adaptación. Y se midió con base a las respuestas de los entrevistados.

Elementos de manejo hotelero contemporáneo-moderno: Se definió por los servicios ofrecidos y se consideró como una variable numérica. Se midió con base a las respuestas emitidas por los prestadores o administradores de las empresas turísticas.

Tabla 1: Definición Operacional de las Variables Manejo Hotelero Clásico y Contemporáneo ó Moderno

variables	categorías	indicadores	
Elementos de manejo hotelero clásico	Autenticidad	Originalidad Filosofía Servicios ofrecidos Mercado a dirigirse	
	Técnicas propias iniciales	Atención al huésped Sistemas de información Administración	
	Adaptación	Elementos modernos Competencia Normatividad local Cambio de propietarios/administración	
	Elementos de manejo hotelero contemporáneo-moderno	Innovación	Servicios agregados Crecimiento y contrataciones Remodelación Cambios en la administración Convenios y otros
		Tecnologías	Tecnologías incorporadas Infraestructura Equipamiento
		Marketing	Medios físicos Medios electrónicos Análisis de mercado
Recreación		Deportes y actividades Convenios externos para recreación Atractivos turísticos naturales Atractivos turísticos culturales	
		Entorno en general	

En la tabla 1: se observan las categorías y los indicadores de las variables de manejo hotelero clásico y moderno ó contemporáneo. Las variables son numéricas y se incluirán en el análisis de la relación entre los servicios iniciales y las categorías de modernidad en virtud de la adaptación.

Descripción del Procedimiento

Con base en la información obtenida de los datos de la PRHTA (Puerto Rico Hotel & Tourism Association), se seleccionaron los cuatro lugares en los que se observan las ocho empresas turísticas localizadas a lo largo de la isla de Puerto Rico, mismos incluidos en la tabla 1:, para ser analizados bajo los rubros de manejo hotelero clásico y moderno-contemporáneo.

Tabla 2: Muestra de las Empresas Turísticas Analizadas a lo Largo de la Isla de Puerto Rico y Localidades En Que Se Encuentran

Empresa Turística	Localidad
El Convento	San Juan
Plaza de Armas	San Juan
Viejo San Juan	San Juan
Fortaleza Guest House	San Juan
Hotel Bélgica	Ponce
Hotel Meliá	Ponce
Hotel El Guajataca	Guaynabo
Parador Villas del Mar	Isabela

En la tabla 2: Se pueden observar las ocho empresas turísticas analizadas en esta investigación y que se encuentran localizadas en los cuatro sitios turísticos de la isla de Puerto Rico. Fuente. Elaboración propia con los datos revisados en la isla.

Descripción de las Empresas Turísticas Analizadas En Puerto Rico

El Convento: Se localiza en Viejo San Juan. Empezó como un proyecto propulsado por operación Bootstrap de Woolworth en 1962. La razón principal por la cual las personas se hospedan aquí es por turismo y por su localización en viejo San Juan. Los servicios que proporciona es hospedaje con 8 habitaciones con agua caliente, aire acondicionado, gimnasio, tres restaurantes, bussiness center, Valet Parking, Club de Playa, Salón de reuniones, alberca, lavandería automática y jardín botánico. Al parecer no cuentan con clientela fiel. Aumenta sus precios en temporada alta. Recientemente no ha sufrido de bajas en su afluencia turística. Su mercado se orienta hacia el gran turismo en el centro histórico.

Plaza de Armas: Ubicado en el centro histórico de San Juan con más de 60 años en operación. Hubo un cambio de administración que no interrumpió las operaciones de la empresa. Cuenta con atención en inglés y francés. Cuenta con marketing en la isla y en el extranjero, así como convenios de colaboración con empresas locales. Aumenta sus precios en temporada alta. Al parecer no cuentan con clientela fiel. Su sustento se basa en el turismo extranjero y principalmente proveniente de cruceros, misma situación que afectó sus ingresos cuando existieron conflictos con las líneas de cruceros y la administración portuaria.

Viejo San Juan: Antigua casa de huéspedes en el centro histórico de San Juan. Inició sus operaciones en 1925. Cambió de administración al morir el dueño y quedar intestado en 1957. Inició operaciones con 5 personas, en la actualidad son 10. No cuentan con marketing o alguna tecnología para reservaciones o pagos en línea. Cuenta con habitaciones privadas con baño compartido, habitaciones compartidas de cuatro y terraza para camping. No aumenta sus precios en temporada alta y no ha sufrido bajas en su afluencia. Cuentan con clientela fiel y de años. Su mercado se centra en turismo informal.

Fortaleza Guest House: Pequeño establecimiento clásico en el centro histórico de San Juan. Se ofrece como Guest House con nueve habitaciones compartidas dobles y cuádruples, cuatro de ellas con balcón. No cuenta con atención en otros idiomas pero si con beneficios como autoservicio de cocina y lavado de ropa. Atienden reservas en hostels world.com. No aumenta sus precios en temporada alta y no ha sufrido bajas en su afluencia. Cuentan con clientela fiel. Su mercado se centra en el turismo mochilero.

Hotel Bélgica: Ubicado en Ponce, la segunda área metropolitana por tamaño en la isla. Inició sus operaciones en 1886. Ha tenido varios dueños de diferentes familias. A partir de 1995 lo administra una familia y los trabajadores son familiares o amigos. Cuenta con atención en inglés. Cuentan con marketing cibernético y sistemas de reservaciones en línea. Cuentan con habitaciones de distintas categorías. Toma como ventaja el ser un punto estratégico para el turismo a lo largo de la isla. Ha sufrido afectaciones en sus ingresos por cuestiones naturales como huracanes e inundaciones. Cuentan con clientela fiel. Su mercado se centra en personas mayores.

Hotel Meliá: Igualmente ubicado en Ponce, es un hotel que data de 1890 inaugurado por una familia española hasta 1960 que cambió a una familia americana para recientemente pasar a manos de un lugareño. No ha sufrido interrupciones en sus operaciones. Cuenta con comodidades como Wi-Fi, piscina, bussiness center. Cuenta con reservaciones en línea y redes sociales. Ha sufrido afectaciones en sus ingresos por cuestiones de naturaleza. Al parecer no cuentan con clientela fiel. Su mercado se centra en turismo local y familiar, así como de negocios.

Hotel El Guajataca: Es un parador – hotel en una hermosa playa del norte de la isla, construida en 1930 fungiendo como parador turístico al ser una atracción histórica con la playa y el túnel así como de apreciación al entorno natural, cuentan con spa, piscina, habitaciones con jacuzzi, y restaurante. Cuentan con marketing en redes sociales y publicidad local en caso de que existan eventos. No han sufrido disminuciones en sus ingresos recientemente, es una nueva administración. Su mercado se centra en turismo de relajación, turismo de aventura y familiar.

Parador Villas del Mar: Es un complejo localizado al norte de la isla en el distrito autónomo de Isabela. Inició sus operaciones en 1950. Nunca ha pausado sus operaciones. Se caracteriza por presentar tecnologías alternativas como celdas solares y generadores de viento. Cuentan con cabañas de distintos tamaños con vista al mar y frente a la playa. De igual manera cuentan con un huerto de lechugas y tubérculos. Cuentan con arribo de tortugas, manatíes y ballenas en ciertas temporadas del año. Cuenta con marketing en línea, reservaciones y en programas de televisión en el extranjero, como caribbean places y vacations to go. Sufrieron ciertas disminuciones en su afluencia turística por contingencias sociales en 2001 y huracanes.

Análisis de los Datos

Se realizó el análisis factorial a los datos de la entrevista realizada a los administradores de las empresas. Los resultados mostraron la formación de tres factores en la variable de Elementos de Manejo Hotelero Clásico: *Autenticidad, Técnicas Propias Iniciales y Adaptación*. Es decir los elementos de que distinguen los visitantes se agrupan en tres de las categorías propuestas en este estudio. Con los resultados del análisis factorial se realizó la evaluación a cada uno de los nueve proyectos ecoturísticos y se resumen en la Tabla 3:.

RESULTADOS

A continuación se presentan en la Tabla 3: los resultados que muestran el índice de indicadores de permanencia en las empresas turísticas analizadas en este estudio.

Tabla 3: Índice de Indicadores de Permanencia Identificados En Base a la Entrevista a Profundidad Aplicada a Dueños O Administradores de Empresas Hoteleras de Más de 40 Años de Actividades En Puerto Rico

Empresa Turística	Categorías Destacadas	Indicadores (Por Variables Numéricas)
El Convento	<i>Autenticidad</i> al ser una oferta moderna en los años de su apertura. <i>Tecnologías</i> por la integración de infraestructura y equipamiento nuevos después de la remodelación.	No cuentan con la variable de recreación y no se encuentran elementos de adaptación en virtud del tiempo. *(.715)
Plaza de Armas	<i>Adaptación</i> Al integrar factores de manejo hotelero actualizados y ocupando técnicas clásicas <i>Innovación</i> Integrando nuevos servicios, contrataciones, remodelaciones, cambios en la administración y convenios externos.	Ha mantenido una constante adaptación e innovación en virtud del tiempo. No cuenta con factores de recreación a pesar de los convenios externos. *(.723)
Viejo San Juan	<i>Autenticidad</i> con base el entonces nuevo concepto de guest house	Cuenta con muy pocos factores de manejo hotelero contemporáneo, lo que ocasiona que el valor de adaptación sea nulo. *(.547)
Fortaleza Guest House	<i>Adaptación</i> Al ser una empresa muy básica, se cumplen estos factores.	Se considera suficiente el aspecto de adaptación en virtud de los indicadores de equipamiento, remodelación y administración. *(.694)
Hotel Bélgica	<i>Autenticidad</i> Al ser un negocio familiar de antaño <i>Técnicas Propias Iniciales</i> por la misma razón	El manejo hotelero clásico hace buen equilibrio con los elementos adoptados del moderno cuán sea necesario. Ello beneficia a la permanencia. *(.789)
Hotel Meliá	<i>Adaptación</i> por ser la antigüedad <i>Técnicas propias iniciales</i> por la administración especializada <i>Adaptación</i> por la armonía que existe entre los elementos antiguos y los modernos <i>Innovación</i> por los cambios en la administración y crecimiento	En las empresas antiguas la adaptación es casi inevitable; en el factor de autenticidad falla por el giro que pretende hacia el turismo ejecutivo. *(.703)
Hotel El Guajataca	<i>Autenticidad</i> Por la oferta variada que da <i>Adaptación</i> por la integración de factores modernos <i>Innovación</i> por el cambio que existe entre parador y hotel	Al incluir diversos factores modernos en armonía con los antiguos e incluyendo la variable del turismo alternativo, existe un incremento. *(.855)
Parador Villas del Mar	<i>Recreación</i> Incluye factores deportivos y de turismo natural <i>Autenticidad, Técnicas propias iniciales, Adaptación, Innovación, Tecnologías, Marketing y Recreación</i>	Incluyendo todas las variables analizadas incrementa el valor de permanencia radicalmente *(.905)

Tabla 3: Se pueden observar los resultados obtenidos del análisis de los datos de las entrevistas realizadas a ocho dueños o administradores en los cuatro destinos turísticos localizados en la isla de Puerto Rico. En los resultados se destaca la identificación de factores de permanencia y adaptación hacia los nuevos elementos del turismo. Entre las ocho empresas turísticas analizadas manifiestan el giro de Guest House en el caso de Fortaleza y Viejo San Juan. Se destaca que Villas del Mar expresa su giro como Parador Turístico.

En *Fortaleza Guest House* y *Viejo San Juan* encontramos una evidente continuidad a pesar del rezago en las categorías de innovación, tecnologías y las variables de servicios agregados. Esto se debe al giro de la empresa que incluye precios bajos y por ende una clientela base. En *El convento*

encontramos una perspectiva acaparadora en cuestión de servicios; sin embargo es evidente la falta de elementos clásicos que pudieran mejorar su perfil de permanencia.

En el *Parador Villas del Mar* se cumplen con todas las categorías analizadas. Desde el aspecto recreativo que casi no fue encontrado, hasta las cuestiones de adaptación e innovación. Este es el claro ejemplo donde al cumplir con los indicadores planteados, se logra un éxito, Villas del mar fue el mejor resultado de permanencia.

Mientras tanto en *Plaza de armas*, destacan los factores de adaptación e innovación. Los cambios en la administración han sido benéficos y se encuentra dentro de los más visitados en la zona. A diferencia de *El Convento*, integra factores del servicio clásico que manifiestan una mejora en su valor de permanencia.

En *Hotel El Guajataca*, se encuentra el contraste entre varias vertientes (turismo alternativo, historicidad y cierta armonía entre elementos clásicos y modernos del turismo), lo que lo convierten en un sitio preferido por el amplio espectro que llama en el mercado. Esa es la misma razón por la cual, su valor de permanencia sube considerablemente.

Hotel Bélgica, destacó por su manejo familiar a pesar de los cambios en administración. Existe un control de operaciones muy bueno por la misma razón. Obtuvo un valor considerable a pesar de la falta de algunas características de modernidad por la cuestión relativa que existe entre los elementos clásicos y los nuevos.

En *Hotel Meliá*, encontramos que las cuestiones de servicio clásico dominan, sin embargo su valor de permanencia disminuye por la falta que existe de la parte moderna y de adaptación.

CONCLUSIONES

Al revisar los resultados en *Viejo San Juan y Fortaleza*, destaca el servicio a bajo costo y un servicio austero. Cumple de manera suficiente el índice de permanencia como *Hostel o Guest House*, por la demanda latente de turismo informal o más recientemente, juvenil. La adecuación de los servicios e infraestructura se manifiesta en la permanencia como servicio turístico, a pesar de ser diferentes a un hotel. Se observa el potencial de crecimiento y existe el trabajo en conjunto para la comunicación y colaboración con otras empresas turísticas cercanas de un giro similar, por ejemplo, cuando un hostel no tiene capacidad, transfiere a otro cercano. En *Plaza de Armas* incluye valores de adaptación. Es uno de los sujetos más recientes en este estudio y a pesar de ellos, destaca en valores de adaptación y constante innovación. Integra tecnologías nuevas que ayudan al manejo y mercadotecnia. Al igual que los demás hoteles no cuenta con la categoría de recreación.

El complejo de *Parador Villas del Mar*, se observan valores de todas las categorías analizadas. Dentro de los cuales destacan los aspectos de adaptación y, a diferencia de los demás, integra elementos de recreación. Podemos observar un fuerte impulso por parte de la modernidad (más aún en tecnología ambiental), pero sin perder la esencia del servicio de turismo clásico. En *Hotel el Guajataca*, al previamente haber fungido como parador (complejo turístico con apoyo del gobierno), y recientemente por cambio de administración, un cambio a hotel, conserva elementos del turismo clásico y por la amplitud del que previamente fue un proyecto turístico de naturaleza, sol y playa; cuenta con características de recreación y adaptación.

En *Hotel Bélgica* se puede apreciar la administración familiar ó amistosa a pesar de los cambios en la administración a lo largo de la historia. En mi opinión, al igual que todas las empresas turísticas analizadas, cuenta con ventajas de mercado; en este caso el hecho de que Ponce es un punto estratégico

de comunicación hacia otros lugares de la isla. Podemos considerar que es un hotel austero, sin embargo cuenta con un valor de permanencia alto por el valor de adaptación con el que cuenta. En *El Convento*, dominan los valores de manejo hotelero moderno; existe un rezago en la categoría de adaptación, que disminuye considerablemente su valor de permanencia. Por otra parte, *Hotel Meliá* minimiza los valores de manejo hotelero moderno, rescatando muchos valores clásicos, pero como podemos ver, sin el factor de modernidad y adaptación, no es mayor el valor que alcanza.

Los resultados obtenidos en esta investigación permiten responder a la pregunta de investigación. La inclusión de elementos de manejo hotelero clásico permitiendo la adaptación a las nuevas técnicas y tecnologías hoteleras permite lograr una armonía y posteriormente un valor de permanencia elevado. Los resultados permiten contribuir al cuerpo de la literatura con una metodología para evaluar la pertinencia de las prácticas hoteleras en Puerto Rico. La evaluación de la importancia de los elementos de adaptación para la preferencia del visitante permite observar la ventaja que representa en la variable de afluencia turística. También contribuye al conocimiento de la estrategia de la adecuación de las prácticas hoteleras clásicas con las modernas.

Limitaciones

Dentro de las limitaciones de este estudio se pueden considerar las características propias desde la perspectiva del turista. El tiempo en que se realizó el estudio. La pequeña variabilidad entre dueño y administrador entrevistado. Las empresas turísticas analizadas. Por lo que pueden realizarse estudios en otras regiones o países y en otros periodos de visita.

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BIOGRAFIA

Jesús Gómez-Velázquez es estudiante de la licenciatura en Turismo y Desarrollo Sustentable y colabora en el equipo de investigación de la Facultad de Contaduría y Administración de la UABJO. Se le puede contactar en Facultad de Contaduría y Administración, Ciudad universitaria. Oaxaca de Juárez Oaxaca. Correo electrónico agame_velasquez@hotmail.com

Elizabeth Robles Maldonado es Ph. D. en Bussiness y Marketing. Adscrita a la Universidad de Puerto Rico. Se le puede contactar en el Recinto de Rio Piedras de la UPR. eliobles@yahoo.com

Rosa María Velázquez-Sánchez es Profesora Investigadora de la Universidad Autónoma “Benito Juárez” de Oaxaca. Se le puede contactar en la Facultad de Contaduría y Administración. romavesa205@yahoo.com.mx

Abel Antonio Morales Santiago es Doctor en Ciencias de lo Fiscal, es Profesor de la Universidad Autónoma “Benito Juárez” de Oaxaca. Se le puede contactar en la Facultad de Contaduría y Administración. moralesabel447@hotmail.com.mx

LA INFLUENCIA DE LAS BARRERAS A LA INNOVACIÓN EN LA GESTIÓN DEL CONOCIMIENTO DE LA PYME MANUFACTURERA

Jorge Antonio Rangel Magdaleno, Universidad Autónoma de Aguascalientes

Luis Aguilera Enríquez, Universidad Autónoma de Aguascalientes

Martha González Adame, Universidad Autónoma de Aguascalientes

RESUMEN

La literatura indica que el papel de la innovación en el desempeño de las organizaciones empresariales es determinante, influyendo en gran medida aspectos como su competitividad, rentabilidad y gestión del conocimiento. Este trabajo se enfoca en analizar la relación entre las barreras a la innovación y la gestión del conocimiento en las Pequeñas y Medianas Empresas (Pymes) manufactureras, identificando la significancia de las interrelaciones entre estas variables a través de un Modelo de Ecuaciones Estructurales (MEE), así como el análisis de fiabilidad correspondiente para cada una de las escalas utilizadas. Para este estudio se consideró una muestra de 150 Pymes del sector manufacturero del Estado de Aguascalientes, México. Los resultados obtenidos arrojan evidencia empírica de que sólo la barrera a la innovación que representan los recursos humanos influye de manera negativa en la gestión del conocimiento de las empresas estudiadas.

PALABRAS CLAVE: Barreras a la Innovación, Gestión del Conocimiento, Pymes

THE INFLUENCE OF BARRIERS TO INNOVATION IN KNOWLEDGE MANAGEMENT OF MANUFACTURING SMEs

ABSTRACT

The literature indicates that the role of innovation in the performance of business organizations is critical, influencing aspects such as competitiveness, profitability and knowledge management. This work focuses on analyzing the relationship between barriers to innovation and knowledge management in the Small and Medium Enterprises (SMEs) manufacturing, identifying the significance of the interrelationships between these variables through a Structural Equation Model (SEM) and the corresponding analysis for each of the scales used reliability. For this study, a sample of 150 SMEs in the manufacturing sector of the State of Aguascalientes, Mexico, was considered. The results shed empirical evidence that the only barrier to innovation representing human resources has a negative influence on knowledge management in the companies studied.

JEL: O31, D83, L60

KEY WORDS: Barriers to Innovation, Knowledge Management, Smes

INTRODUCCIÓN

Para tener éxito en un mercado global, las empresas requieren desarrollar nuevas ideas que se traduzcan en conocimientos útiles, transmisibles y conservables en el marco de sus estrategias empresariales. El adecuado desempeño empresarial se ve influenciado en gran medida por la innovación, puesto que permite a las organizaciones encontrar más eficientemente la demanda de los clientes y aprovechar las oportunidades estratégicas de mercado (Saatcioglu y Timurcanday, 2010). De esta manera, las actividades

innovadoras deben de manejarse adecuadamente con la finalidad de convertirse en conocimiento útil y trascendente para diferentes procesos y áreas de la empresa.

En la literatura no abundan estudios empíricos que consideran la relación de las barreras a la innovación y la gestión del conocimiento en Pymes. Así, el presente trabajo de investigación, a través de un enfoque cuantitativo, empírico y correlacional, busca analizar la influencia de las barreras a la innovación en la gestión del conocimiento de las Pymes manufactureras del Estado de Aguascalientes, México. Para esto, mediante un muestreo probabilístico aleatorio simple de Pymes manufactureras de Aguascalientes se obtuvo una muestra de 150 empresas a la cuales se les aplicó, durante el periodo comprendido entre abril – junio de 2012, un instrumento de medición tipo encuesta personalizada dirigida a los gerentes o responsables directos de la administración de este tipo de organizaciones. En la primera fase de la revisión de los resultados, se realizó un análisis de fiabilidad considerando el coeficiente Alfa de Cronbach con la finalidad de validar la confiabilidad de las escalas utilizadas (Nunnally y Bernstein, 1994). Posteriormente se aplicó el Modelo de Ecuaciones Estructurales para contrastar las hipótesis planteadas utilizando el programa estadístico EQS v6.1, evaluando la adecuación del modelo teórico y su bondad de ajuste (Bentler, 2005; Byrne, 2006; Brown, 2006). Ambos análisis se realizaron con el programa de cómputo IBM SPSS Statistics versión 21, con lo que se analiza la relación existente entre las barreras a la innovación y gestión financiera de las Pymes manufactureras del Estado de Aguascalientes.

El resto de esta investigación está organizado como sigue: en la sección de marco contextual se presenta un acercamiento a la situación actual por la cual está pasando el objeto de estudio, haciendo hincapié en su importancia para la economía nacional y local. En la sección de revisión de la literatura se muestra literatura relevante relacionada con los constructos considerados como tema central de la investigación. En la sección de metodología se observa el diseño a través del cual se efectuó este trabajo, señalando el enfoque y tipo de investigación, así como la manera de operacionalización de las variables. La sección de resultados y discusión parte de los datos que arrojaron los instrumentos de recolección de información y se realizan las interpretaciones correspondientes para valorar las hipótesis planteadas. Finalmente, en la sección de conclusiones se establecen los comentarios finales sobre los resultados obtenidos, además de enunciar las limitaciones y futuras líneas de investigación.

REVISIÓN DE LA LITERATURA

Barreras a la Innovación

En los últimos años, la Pyme manufacturera no ha sido ajena a los cambios importantes que se han generado en la economía mundial así como en la local, es por ello que los gestores están cada vez más interesados en mejorar sus estrategias de operación en donde aspectos como la innovación, son objeto de estudio por parte de académicos y foco de atención por parte de los empresarios (Rubio y Aragón, 2006; Monagas, 2012). En este sentido, investigadores han coincidido que los recursos o factores clave en el éxito empresarial son la tecnología, la innovación, los recursos comerciales, los recursos humanos, las capacidades directivas, aspectos financieros, la gestión del conocimiento, la cultura organizacional y la calidad del producto o servicio (Barney, 1991; Rubio y Aragón, 2006).

El concepto de innovación ha sido definido desde diferentes enfoques, el Manual de Oslo (OCDE, 2005) señala que la innovación consiste en la introducción de un nuevo, o significativamente mejorado, producto (bien o servicio), proceso, método de comercialización o método organizativo en las prácticas internas de la empresa, la organización del lugar de trabajo o las relaciones exteriores. Sin embargo, existen una serie de condiciones adversas (barreras) que limitan la innovación. Para Piatier (1984) las barreras a la innovación son cualquier factor que influye de modo negativo los procesos de innovación, generalmente están asociadas a los costos, recursos humanos, cultura organizacional, el flujo de la información y las políticas gubernamentales. (Mohen y Roller, 2005). Entre los estudios más destacados relacionados con

este tema se encuentran el estudio de Hadjimanolis (1999), de las barreras a innovación en Pymes de Chipre, el de Frenkel (2003) de barreras y limitaciones en el desarrollo de la innovación industrial, el de Silva, Leitão, y Raposo (2007) sobre barreras de la innovación enfrentadas por las empresas manufactureras en Portugal, el estudio de Van Auken, Madrid-Guijarro y García (2008) sobre la innovación y el desempeño, los trabajos de Tiwari y Buse (2007) y Madrid-Guijarro, García y Van Auken (2009), sobre las barreras a la innovación.

Gestión del Conocimiento

Por otra parte, autores definen a la gestión del conocimiento como el intercambio de conocimientos entre los individuos con la finalidad de poder construir un sistema de información el cual permita, una vez que se tenga un cúmulo de información (Crnjar, 2006), poder establecer una relación con los sistemas educativos, donde la intervención en este sentido, por parte de la tecnología y de los sistemas de internet, le den un sentido positivo y benéfico al manejo de la información útil para el desarrollo de las personas (Blanco y Bernal, 2009), y desde luego para beneficio en especial a la Pyme manufacturera puesto que estas en todo momento buscan tener mejor desempeño y ser más competitivas (Crnjar, 2006). La gestión del conocimiento en las organizaciones pretende ser un elemento clave cuyo objetivo sea el de coadyuvar a mejorar los sistemas empresariales para tener con ello organizaciones más competitivas que puedan ser capaces de competir en un entorno dinámico y agresivo que se presenta hoy en día en el mundo de los negocios (Bergeron, 2003). Y en este sentido, es importante resaltar que los empresarios deben tener presente que el conocimiento que se genera por parte de los individuos dentro de sus organizaciones, es sustancial para el cumplimiento de los objetivos empresariales y desde luego para facilitar que la información adquiera un sentido a través de procedimientos y técnicas que los individuos requieran aprender para realizar de mejor forma sus actividades (Črnjar, 2006).

Para las empresas y para los individuos, una gestión adecuada del conocimiento generado representa una forma de desarrollar activos intangibles perdurables, donde su valor depende en cómo se deba poner en práctica según las costumbres y políticas empresariales, permitiendo que el conocimiento adquiera un valor específico (Crnjar, 2006), por lo cual, las aportaciones innovadoras que se traduzcan en la generación de conocimiento, permitirán optimizar los recursos, mejorando la operatividad de las distintas funciones, beneficiando también el desempeño del personal y con ello el de la organización en su conjunto (Dalkir, 2005). De esta manera, se encuentra en algunos estudios que la innovación es uno de los predictores de la gestión del conocimiento (Mercado, 2010), en donde las barreras a la innovación también pueden representar un obstáculo en la adecuada gestión del conocimiento, por lo cual se plantean las siguientes hipótesis:

H₁: Los Recursos Financieros, como Barrera a la Innovación, Influyen Negativamente en la Gestión del Conocimiento de la Pyme Manufacturera.

H₂: Los Recursos Humanos, como Barrera a la Innovación, Influyen Negativamente en la Gestión del Conocimiento de la Pyme Manufacturera.

H₃: El Ambiente Externo, como Barrera a la Innovación, Influye Negativamente en la Gestión del Conocimiento de la Pyme Manufacturera.

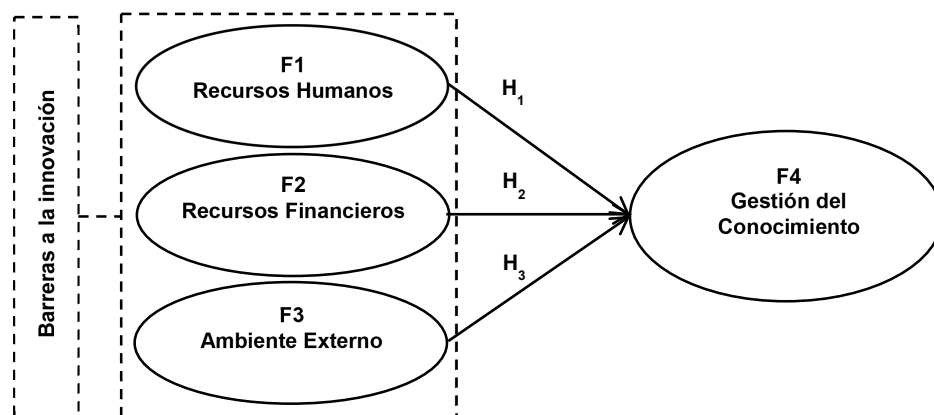
En base a esto, para medir las hipótesis establecidas, se plantea el siguiente modelo teórico:

METODOLOGÍA

Este estudio ha sido desarrollado bajo un enfoque cuantitativo, y de tipo correlacional, mediante el cual, a través de una muestra de empresas encuestadas se busca realizar análisis estadísticos correlacionales que

permitan determinar el grado de influencia que ejercen las barreras a la innovación en la gestión del conocimiento en las Pymes manufactureras del Estado de Aguascalientes. De esta manera, utilizando como referencia la base de datos que ofrece el Directorio Empresarial de Aguascalientes (Secretaría de Economía, 2012) se determina a muestra a través de un muestreo aleatorio simple resultando 150 pequeñas y medianas empresas, a las cuales se les aplicó un instrumento de medición tipo encuesta dirigida a los gerentes o responsables directos de la administración de este tipo de organizaciones durante el periodo comprendido entre los meses de abril y junio del año 2012.

Figura 1: Modelo Teórico



Esta figura muestra el planteamiento del modelo teórico utilizado en este trabajo de investigación estableciendo las relaciones entre los constructos considerados. Este modelo se plantea considerando la revisión de la literatura, en la que algunos autores establecen las relaciones aquí mostradas. Fuente: Elaboración propia adaptando el modelo de Barreras a la Innovación propuesto por Madrid-Guijarro et al. (2009).

Desarrollo de Medidas

El instrumento de recolección de datos fue conformado mediante los siguientes dos bloques: Barreras a la Innovación, y Gestión del Conocimiento. La escala que compone el primer bloque llamado Barreras a la Innovación consiste en 15 elementos medidos con escala Likert del 1 al 5 (Madrid-Guijarro *et al.*, 2009), separándolo en tres dimensiones, Recursos Humanos con cuatro elementos, Recursos Financieros con seis elementos y Ambiente Externo con cinco elementos. Para el análisis del segundo bloque denominado Gestión del Conocimiento se utilizaron 27 elementos medidos con escala Likert del 1 al 5, dividido en cuatro dimensiones, Entrenamiento de los Empleados con cinco elementos (Bontis, Chong y Richardson, 2000; OCDE, 2003), Políticas y Estrategias con 13 elementos (adaptación de Maldonado, Martínez y García, 2012 de Bozbura, 2004, 2007), Creación y Adquisición de Conocimiento Externo con cinco elementos (adaptación de Maldonado *et al.*, 2012, de las escalas propuestas por la OCDE, 2003, y Bozbura, 2007), y Efectos de la Cultura Organizacional con cuatro elementos (adaptación de Maldonado *et al.*, 2012, de las escalas propuestas por la OCDE, 2003, y Bozbura, 2007).

En la tabla siguiente se muestran los resultados de fiabilidad y validez del modelo teórico. Por una parte, los valores del coeficiente Alfa de Cronbach y el Índice de Fiabilidad Compuesta (IFC) en todos los bloques superan el nivel mínimo recomendable de 0.70 para las ciencias sociales, lo cual permite evidenciar la fiabilidad en las escalas utilizadas (Nunnally y Bernstein, 1994; Hair, Anerson, Tatham y Black, 1995). A su vez, el Índice de la Varianza Extraída (IVE) fue calculado para cada uno de los constructos y sus resultados son superiores a 0.50 (Fornell y Larcker, 1981) confirmando la fiabilidad del instrumento. Por otra parte, según los valores de la misma tabla se infiere que el modelo proporciona un buen ajuste ($S-BX^2 = 1188.6740$; $gl = 599$; $p < 0.000$; $NFI = 0.899$; $NNFI = 0.941$; $CFI = 0.947$; $RMSEA = 0.080$), todos los ítems de los factores relacionados son significativos ($p < 0.05$). Los promedios de las cargas factoriales son superiores a 0.60, lo que da evidencia suficiente para establecer la existencia de validez convergente en el modelo teórico (Bagozzi y Yi, 1988).

La validez nomológica del modelo fue analizada a través del desempeño del Test de la Chi-Cuadrada, en el cual el modelo teórico fue comparado con la medición de los datos incluidos (Hatcher, 1994). De acuerdo a los resultados obtenidos en estas pruebas se puede inferir que el modelo teórico tiene fiabilidad y validez convergente estructural para la muestra de 150 Pymes manufactureras del Estado de Aguascalientes.

Tabla 1: Fiabilidad y Validez Convergente del Modelo Teórico

Variable	Indicador	Carga Factorial Estandarizada ***	Media de la Carga Factorial Estandarizada > 0.60	Valor T-Robusto	Índice de Fiabilidad Compuesta IFC > 0.70	Índice de Varianza Extraída IVE > 0.50	Alfa de Cronbach
F1 Entrenamiento	V3	0.849		1.000			
	V4	0.824		11.039			
	V5	0.808	0.827	13.423	0.867		
	Σ	2.481					
	V6	0.683		1.000			
	V7	0.762		16.661			
F2 Políticas y Estrategias	V8	0.714		12.655			
	V9	0.736		11.335			
	V10	0.692		11.297			
	V11	0.738	0.710	11.934	0.918		
	V12	0.755		11.957			
	V13	0.669		10.744			
	V14	0.709		11.180			
	V17	0.642		6.225		0.576	0.906
	V18	0.709		10.706			
	Σ	7.809					
F3 Adquisición de Conocimiento Externo	V19	0.762		1.000			
	V20	0.852		12.454			
	V21	0.815		11.750			
	V22	0.649	0.743	9.088	0.862		
	V23	0.636		8.024			
Σ	3.714						
F4 Efectos de la Cultura Organizacional	V24	0.795		1.000			
	V25	0.795		12.305			
	V26	0.682	0.744	8.075	0.833		
	V27	0.704		9.480			
Σ	2.976						
F5 Recursos Humanos	V29	0.781		1.000			
	V30	0.855		14.950			
	V31	0.729	0.788	9.221	0.832	0.624	0.833
	Σ	2.365					
F6 Recursos Financieros	V32	0.701		1.000			
	V33	0.727		13.860			
	V34	0.684		10.211			
	V35	0.699	0.708	11.738	0.857	0.501	0.838
	V36	0.727		13.591			
	V37	0.707		10.174			
	Σ	4.245					
F7 Ambiente Externo	V38	0.641		1.000			
	V39	0.714		8.808			
	V40	0.821		10.569			
	V41	0.809	0.757	10.427	0.872	0.578	0.882
	V42	0.800		10.330			
Σ	3.785						

La Tabla 2 muestra los resultados de los análisis de fiabilidad y validez del modelo teórico obteniendo valores aceptables para ambos casos. El análisis de fiabilidad se realizó a través de los estadísticos Alfa de Cronbach, Índice de Fiabilidad Compuesta (IFC) e Índice de la Varianza Extraída (IVE). El análisis de validez se realizó a través del Análisis Factorial Confirmatorio con apoyo del software estadístico EQS v6.1. Fuente: Elaboración propia.

A su vez, la validez discriminante del modelo teórico se analizó a través de la aplicación de la prueba del intervalo de confianza y de la prueba de la varianza extraída, las cuales arrojan los resultados mostrados en la tabla siguiente. Con un nivel de confianza del 99%, ninguno de los elementos individuales de los factores latentes de la matriz de correlación contiene el valor 1.0. (Anderson y Gerbing, 1988) Por su parte, el Índice de la Varianza Extraída (IVE) entre cada par de constructos es superior que su correspondiente nivel de covarianza al cuadrado. (Fornell y Larcker, 1981)

Tabla 2: Validez Discriminante del Modelo Teórico

Variables	Gestión del Conocimiento	Recursos Humanos	Recursos Financieros	Ambiente
Gestión del Conocimiento	0.574	0.021	0.007	0.002
Recursos Humanos	-0.024	0.314	0.624	0.144
Recursos Financieros	-0.066	0.235	0.226	0.532
Ambiente Externo	-0.095	0.190	0.101	0.389
			0.146	0.422
				0.578

La diagonal representa el Índice de Varianza Extraída, mientras que por encima de la diagonal se muestra la parte de la varianza (correlación al cuadrado). Por debajo de la diagonal, se presenta la estimación de la correlación de los factores con un intervalo de confianza del 99%. En la Tabla 3 se observan los resultados relativos al estudio de la validez discriminante del modelo teórico llevado a cabo a través de la aplicación de la prueba del intervalo de confianza y de la prueba de la varianza extraída, en donde el Índice de la Varianza Extraída entre cada par de constructos es superior que su correspondiente nivel de covarianza al cuadrado, lo cual permite descartar problemas importantes de validez discriminante en el modelo teórico. Fuente: Elaboración propia.

En base a los valores arrojados en las pruebas anteriores, se puede concluir que las distintas mediciones realizadas en este modelo demuestran suficiente evidencia de fiabilidad y validez convergente y discriminante.

RESULTADOS

Posteriormente se realizó el Modelo de Ecuaciones Estructurales con apoyo del programa estadístico EQS v6.1 para comprobar la estructura del modelo conceptual y contrastar las hipótesis planteadas, utilizando las escalas de las variables mencionadas anteriormente: Barreras a la Innovación (Recursos Humanos, Recursos Financieros, y Ambiente Externo) y Gestión del Conocimiento.

Tabla 3: Resultados del MEE del Modelo Teórico

Hipótesis	Relación Estructural	Coefficiente Estandarizado	Valor T Robusto	Medidas de los Índices de Ajuste
H₁ : La Barrera de Recursos Humanos, Afecta Negativamente la Gestión del Conocimiento de la Pyme Manufacturera.	RR.HH. → Gestión del Conocimiento	-0.028***	12.086	S-BX ² =1188.6740; gl=599; p=0.000; NFI=0.899; NNFI=0.941; CFI= 0.947; RMSEA=0.080; ***=p<0.01
H₂ : La Barrera de Recursos Financieros, Afecta Negativamente la Gestión del Conocimiento de la Pyme Manufacturera.	RR.FF. → Gestión del Conocimiento	0.066***	11.915	
H₃ : La Barrera del Ambiente Externo, Afecta Negativamente la Gestión del Conocimiento de la Pyme Manufacturera.	Ambiente Externo → Gestión del Conocimiento	0.017***	10.034	

La Tabla 6 muestra los resultados del Modelo de Ecuaciones Estructurales aplicado mediante el cual se analiza la estructura del modelo conceptual y se contrastan las hipótesis planteadas de las variables independientes de las Barreras a la Innovación (Recursos Humanos, Recursos Financieros, y Ambiente Externo) y la variable dependiente de Gestión del Conocimiento. Fuente: Elaboración propia.

Con los resultados de la tabla anterior, para las hipótesis planteadas en el presente trabajo de investigación, se establece lo siguiente: Se acepta la **H₁** ($\beta = -0.028$, $p < 0.000$), lo que permite establecer que La Barrera de Recursos Humanos Afecta Negativamente a la Gestión del Conocimiento de la Pyme Manufacturera del Estado de Aguascalientes. Se rechaza la **H₂** ($\beta = 0.066$, $p < 0.000$), indicando que La Barrera de Recursos Financieros No Afecta Negativamente a la Gestión del Conocimiento de la Pyme Manufacturera.

Finalmente, la H_3 ($\beta = 0.017$, $p < 0.000$) también se rechaza, determinando que La Barrera del Ambiente Externo Tampoco Afecta Negativamente a la Gestión del Conocimiento de la Pyme Manufacturera.

CONCLUSIONES

Los resultados muestran que los recursos financieros y al ambiente externo representan barreras a la innovación que no influyen negativamente, ya que los empresarios coincidieron en que éstos no son elementos que limitan la generación y el desarrollo de conocimiento propio de la organización, considerándolos mayormente ajenos al conocimiento organizacional. Para que las Pymes puedan mejorar la gestión del conocimiento se requiere de la implementación de diversas actividades tales como un adecuado entrenamiento de los empleados, el diseño y aplicación de políticas y estrategias de gestión del conocimiento, así como la adquisición de conocimiento externo, en donde el recurso humano aborda un papel de suma importancia siendo éste el centro de enfoque de todas estas actividades.

Los resultados generados a través de este estudio son relevantes para administradores de Pymes mexicanas, y encargados del desarrollo de políticas económicas. Por una parte, los encargados de la administración de estas empresas obtendrán un mayor conocimiento de la afectación de las barreras a la innovación en la gestión del conocimiento, lo que puede guiar la realización de planes estratégicos que permitan prever y controlar con mayor precisión las distintas operaciones previendo posibles aspectos que puedan perjudicar la gestión del conocimiento repercutiendo el adecuado desempeño de la entidad económica. A su vez, los encargados del desarrollo de política económica pueden identificar aspectos que pueden o no influir negativamente en la gestión del conocimiento de las Pymes manufactureras de Aguascalientes, con la finalidad de diseñar políticas públicas que incluyan la creación y difusión de programas de capacitación y adiestramiento en donde se vinculen sectores académicos y de investigación especializados en Pymes creando espacios propicios para el intercambio de conocimiento y experiencias entre los externos y empleados de la organización.

Limitaciones y Futuras Líneas de Investigación

No se pueden considerar estos resultados como concluyentes, ya que existe la limitación de que el instrumento utilizado fue contestado desde la perspectiva del encuestado la cual puede ser subjetiva, por lo que no necesariamente pudiera reflejar la total realidad que viven las Pymes del sector manufacturero del Estado de Aguascalientes. Es por ello que sería conveniente aplicar estas encuestas a empresas de otro Estado o sector con el propósito de analizar si se repiten los resultados, hacer comparativos y con ello poder generalizar. Asimismo, futuras investigaciones podrán evaluar la posibilidad de ampliar el universo de estudio considerando a empresas de otras dimensiones, a su vez de que se pueden realizar análisis comparativos de la industria con otros sectores productivos, así como establecer nuevos constructos con las variables utilizadas para enriquecer la discusión sobre los temas relacionados.

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BIOGRAFÍA

Jorge Antonio Rangel Magdaleno es Maestro en Ciencias Económicas y Administrativas de la Universidad Autónoma de Aguascalientes. Profesor Investigador en el área de Estrategias Empresariales en la Pyme. Se puede contactar en el Centro Económico Administrativo, Universidad Autónoma de Aguascalientes, Avenida Universidad No. 940, Ciudad Universitaria C.P. 20131, Aguascalientes, Ags., México Tel. 00 52 (449) 910-84-73; Fax 00 52 (449) 910-86-61; jarangel@correo.uaa.mx.

Luis Aguilera Enríquez es Doctor en Administración de la Universidad Autónoma de Aguascalientes. Profesor Investigador en el área de Estrategias Empresariales con la Pyme. Se puede contactar en el Centro

Económico Administrativo, Universidad Autónoma de Aguascalientes, Avenida Universidad No. 940, Ciudad Universitaria C.P. 20131, Aguascalientes, Ags., México Tel. 00 52 (449) 910-84-73; Fax 00 52 (449) 910-86-61;

Martha González Adame es Doctora en Administración de la Universidad Autónoma de Aguascalientes. Profesor Investigador en el área de Administración. Se puede contactar en el Centro Económico Administrativo, Universidad Autónoma de Aguascalientes, Avenida Universidad No. 940, Ciudad Universitaria C.P. 20131, Aguascalientes, Ags., México, Tel. 00 52 (449) 910-84-73; Fax 00 52 (449) 910-86-61.

DINÁMICA ECONÓMICA ESTATAL COMPETITIVA ENTRE BAJA CALIFORNIA, SINALOA Y CHIHUAHUA

Lizzette Velasco Aulcy, Universidad Autónoma De Baja California
Luis Alberto Morales Zamorano, Universidad Autónoma De Baja California

RESUMEN

La presente investigación presenta un análisis comparativo entre los principales estados exportadores de tomate y cebolla de México, se muestran las características y comportamiento poblacional que se ha desarrollado por entidad federativa del país, los resultados de sus actividades en competitividad presentada por el Instituto Mexicano para la Competitividad, A.C. y las principales estrategias gubernamentales en cuestiones de competitividad y desarrollo sustentable incluidas dentro de los planes estatales de desarrollo actuales con el propósito de presentar las principales tendencias en desarrollo económico sustentable del país.

COMPETITIVE DYNAMICS BETWEEN ECONOMIC BEHAVIOR OF BAJA CALIFORNIA, SINALOA AND CHIHUAHUA

ABSTRACT

This research presents a comparative analysis of the major exporting states of Mexico tomato and onion, characteristics and population behavior that has developed by state of the country, the results of its activities in competitiveness by the Mexican Institute of Competitiveness, AC and key government strategies and competitiveness issues including sustainable development within state current development plans in order to present the main trends in sustainable economic development in the country.

JEL: M20, R11, R58,

KEYWORDS: Competitiveness, Sustainable Development, Regional Economic Activity

INTRODUCCIÓN

El presente trabajo de investigación documental surge con el propósito de analizar la dinámica económica de las entidades federativas de Baja California, Sinaloa y Chihuahua, mediante la descripción de las principales características del comportamiento económico, asimismo se incluye información relevante sobre la competitividad estatal presentada desde 2008 hasta 2014, que permite ubicar a las entidades federativas dentro del ranking nacional por áreas específicas. Como parte integrante de la información se presentan datos sobre principales productos agrícolas exportados por los estados, razón por la cual fueron seleccionados al ser de los principales estados exportadores de Tomate y Cebolla, principales productos que se exportan de la región del Valle de San Quintín, Ensenada, Baja California.

Actividad Económica Regional

Durante el cuarto trimestre de 2013 el Banco de México reportó que se presentó una expansión de manera diversa de la actividad económica en las regiones de país, destacando el desempeño de la zona norte (Baja California, Sonora, Chihuahua, Coahuila, Nuevo León y Tamaulipas) que demostró un mayor dinamismo. Sin embargo el desempeño de las actividades fue a un menor ritmo en comparación con el tercer trimestre de 2013. Las demás zonas económicas del país en los diversos sectores presentaron menores tasas de

crecimiento anual en comparación con el trimestre anterior. En la zona norte las empresas dedicadas a la producción de agroquímicos, registró un aumento en la demanda de sus productos derivada del aumento en el almacenamiento de agua en presas. Las empresas que manifestaron una disminución en la demanda de sus productos fueron las productoras de bebidas frías y cerveza, y las dedicadas a la refrigeración. Las ventas al menudeo durante el cuarto trimestre de 2013 presentaron una ligera mejoría en las zonas norte, centro norte y centro, y la zona sur mantuvo una tendencia a la baja. El sector agropecuario las actividades económicas se expandieron en comparación con el año anterior en las zonas norte, centro norte y centro, ésta última de manera moderada, y en lo que respecta a la zona sur presentó una contracción de las actividades económicas.

Con referencia al sector de la construcción sus actividades disminuyeron en todas la zonas del país, exceptuando la zona centro, en comparación con el año anterior. El sector turismo se mantuvo expandiéndose en el cuarto trimestre de 2013, presentando dinámicas diferentes por regiones y actividad. Las actividades de financiamiento, provenientes de recursos propios, proveedores y banca comercial, presentaron una expansión en las zonas centro norte, centro y sur, y en la zona norte se tuvo una contracción. La confianza de los consumidores se debilitó durante el trimestre de referencia en todas las zonas del país. La opinión de los directivos empresariales sobre las reformas estructurales, en general, consideran que se avanza en la dirección correcta, manifestando la necesidad de legislación secundaria. Principales exportadores de Tomate y Cebolla en México.

Con información obtenida de la Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA) y de la Subsecretaría de Alimentación y Competitividad durante 2012, México se ubica en el primer lugar de exportadores de Tomate Rojo a nivel mundial con una producción de 1,553,325 miles de dólares seguido por Holanda con 1,449,207 miles de dólares y por España con 988,698 miles de dólares. Los estados que encabezan las exportaciones de tomate rojo son Sinaloa con una producción de 1,039,328 toneladas, que representan el 37% del total nacional, seguido por Baja California con una producción de 189,636 toneladas, representando el 7% del total nacional. En lo que respecta a la producción nacional de cebolla encabezando la lista de principales estados exportadores se encuentra Chihuahua con una producción de 206,044 toneladas que representan el 17% de la producción anual total, seguido de Baja California con una producción de 166,894 toneladas, que representan el 13% del total nacional.

Índices de Competitividad Estatal Generado por el Instituto Mexicano Para la Competitividad (IMCO)

	Baja California	Sinaloa	Chihuahua
Posición General en el Índice de Competitividad Estatal 2012.	10	11	7

Baja California ha presentado una estabilidad en el Índice General de Competitividad, comparativamente con los datos presentados en 2010. De 2008 a 2010 es cuando tuvo un avance en el índice ya que pasó del lugar número 13 al 10. En lo que respecta a Sinaloa los datos generados por el IMCO muestran que de 2008 a 2010 presentó un avance de la posición 12 a la 11 y se ha mantenido hasta 2012. Con referencia a Chihuahua presenta la posición número 7 lo que la ubica por encima de los dos estados anteriores. Posición que ha mantenido desde 2008.

Planes Estatales de Desarrollo

Para las entidades federativas revisadas es muy importante definir estrategias para impulsar un desarrollo sustentable estableciendo políticas públicas que eventualmente promuevan una competitividad sistémica

perdurable. En cada uno de ellos se presentan acciones que favorecen el tránsito hacia un desarrollo sustentable.

CONCLUSIONES

Para las entidades federativas presentadas en este reporte es de vital importancia impulsar un desarrollo endógeno que potencialice las capacidades para fortalecer a la sociedad y economía regionales de adentro hacia afuera permitiendo un desarrollo sustentable y sostenible. Es importante señalar que en el desarrollo endógeno el aspecto económico es importante, pero no lo es más que el desarrollo integral del colectivo y del individuo: en el ámbito moral, cultural, social, político, y tecnológico. Esto permite convertir los recursos naturales en productos que se puedan consumir, distribuir y exportar al mundo entero.

Las entidades federativas debieran impulsar el desarrollo endógeno que tenga como objetivos promover, garantizar y fomentar el desarrollo armónico y coherente de las políticas, planes y proyectos de nivel Nacional. Coordinar acciones con los demás organismos del Poder Público, directa o indirectamente vinculados a los objetivos del Fondo, en especial con aquellos cuyas competencias sean necesarias. Promover la formación y asistencia necesaria a las organizaciones de la economía comunal y solidaria, para afianzar su desarrollo y consolidación como base fundamental y primaria del sistema económico nacional. Promover el uso eficiente y responsable de los recursos que se otorguen para el financiamiento de planes y proyectos. Promover y contribuir con la capacitación y formación de las organizaciones de la comunidad y de la economía solidaria, impulsando su participación corresponsable en los planes y proyectos de desarrollo endógeno, así como en la contraloría social responsable. Financiar planes y proyectos destinados a fortalecer la estructura y la capacidad productiva nacional, a través de organizaciones de la comunidad y de la economía comunal y solidaria, en concordancia con las políticas y planes que dicte el Ejecutivo Nacional sobre la materia.

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INFLUENCIA DE LA OFERTA DE ACTIVIDADES DE ENOTURISMO EN LA COMPETITIVIDAD DE LAS MICRO, PEQUEÑAS Y MEDIANAS VINÍCOLAS DE LA RUTA DEL VINO DEL VALLE DE GUADALUPE, B. C., MÉXICO

Lino Meraz Ruiz, Universidad Autónoma de Baja California
Sonia Elizabeth Maldonado Radillo, Universidad Autónoma de Baja California

RESUMEN

Este trabajo se caracteriza por ser de tipo descriptivo-correlacional, con diseño no experimental, que sigue un modelo mixto: cualitativo-cuantitativo, cuyo objetivo es describir cómo la oferta de actividades de enoturismo se correlaciona con la competitividad de las micro, pequeñas y medianas empresas vinícolas de la Ruta del Vino del Valle de Guadalupe, en Baja California. Para lograrlo, la estrategia metodológica se basó en tres etapas: a) en la primera se hizo una selección rigurosa de la muestra de estudio; b) en la segunda se diseñó un instrumento de medición para la recolección de la información; y, c) en la tercera, se realizó el procesamiento e interpretación de datos a través de pruebas estadísticas y análisis de contenido y de correlación. Obteniendo una correlación positiva muy débil con el coeficiente Spearman (r) de 0.126 con un nivel de significancia de 0.398 entre las variables, refutándose la hipótesis planteada y dejando abierta la posibilidad de continuar con futuras investigaciones en el tema del enoturismo.

JEL: C12

PALABRAS CLAVES: Enoturismo, Competitividad, Valle de Guadalupe, B.C.

INTRODUCCIÓN

Actualmente, el turismo se encuentra en busca de nuevas y mejores formas de dedicar su tiempo para vacacionar, dejando atrás las modalidades convencionales como son la de sol y playa, casinos, y parques de diversiones. Ahora, se aprecia un creciente interés por el desarrollo de nuevas opciones de turismo, surgiendo un sinnúmero de alternativas y novedosas formas de viajar dirigidas a turistas más exigentes, quienes optan por otro tipo de experiencias, como viajes cortos de menor duración, dirigidos al gusto cultural, religioso, del vino y la gastronomía (Elías, 2009; Rodríguez et al., 2010). Por su parte, en el estado de Baja California la República Mexicana (México) se ubican alrededor de 98,615 unidades económicas (INEGI, 2010), de las cuales el 99.5% son MIPYME, representando el 91.6% a las micro, el 6.2% a las pequeñas, y el 1.7% a las de tamaño mediano, y que en conjunto emplean al 68% del personal ocupado en el territorio (Moreno, 2011).

En este sentido, al referirse a empresas dedicadas a la producción de vino, inmersas en un área geográfica donde las condiciones son ideales para el cultivo de la vid, se vuelve necesario que estimulen el desarrollo económico-social a través del turismo (Briedehann y Wickens, 2003) mediante la oferta de productos y servicios de interés, existentes y potenciales, donde el vino se convierte en el principal motivo de sus viajes. No obstante, en años recientes, se ha visto el cierre de un gran número de empresas a causa de la fuerza que emana de la competencia internacional y los mercados globalizados, lo que ha llevado al replanteamiento de las estrategias que les permitan desarrollar mejores condiciones económicas y sobrevivir ante las crisis financieras (González, Aguilera, y Vivanco, 2012; López y Marín, 2011).

Aunado a lo anterior, se suma la baja en cuanto a competitividad, lo que lleva a la búsqueda de estrategias competitivas que posibiliten el crecimiento económico, la mejora de la calidad de vida de la sociedad y la supervivencia de las empresas, de acuerdo a información del *The Global Competitiveness Index* en López, Marín, y Moreno (2012).

Así, al tratarse de empresas enmarcadas por elaborar y producir vino, siendo ésta una actividad de índole turística, y asentadas en la principal zona vitivinícola de México (Meraz, 2009), se vuelve necesaria la falta de una diversificación más amplia en cuanto a la oferta de actividades de enoturismo entorno a la experiencia de la cultura del vino y del turismo en la zona (Ruiz y Pelegrín, 2011). Cabe resaltar que este tipo de turismo se caracteriza por su hecho diferencial competitivo y su complementariedad con la oferta turística ya existente, que funge como una herramienta para el desarrollo rural de la zona (López-Guzmán y Sánchez, 2008; Medina y Tresserras, 2008, Millán y Melián, 2008; Rodríguez et al., 2010; Zamora y Barril. 2007). Por lo anterior, y debido a la falta de estudios que den respuesta a la problemática aquí planteada, se vuelve necesario llevar adelante trabajos de carácter científico que permitan identificar las estrategias que detonen el desarrollo competitivo empresarial de la región. Es por ello que se expone la presente investigación, cuyo ámbito corresponde a las MIPYME del sector vitivinícola de la Ruta del Vino del Valle de Guadalupe, en Baja California, México, la cual tiene por objetivo describir cómo la oferta de actividades de enoturismo se correlaciona con la competitividad de las micro, pequeñas y medianas empresas vinícolas situadas geográficamente en la Ruta del Vino del Valle de Guadalupe. Teniendo como hipótesis que: “A mayor oferta de actividades de enoturismo de las micro, pequeñas y medianas empresas vinícolas de la Ruta del Vino del Valle de Guadalupe, mayor será la competitividad”.

METODOLOGÍA

Este trabajo se basó en un estudio descriptivo-correlacional, que sigue un modelo mixto (cualitativo-cuantitativo), con diseño no experimental, ya que pretende establecer una descripción y correlación de datos para probar la hipótesis previamente planteada. La selección de la muestra y por delimitación del estudio fue no probabilística.

Para medir el nivel de competitividad de las MIPYME vinícolas se diseñó un cuestionario en el que se establecieron un conjunto de ítems agrupados en dos variables (Oferta de actividades de enoturismo, con 14 ítems, y Competitividad, con 22 ítems). Los niveles de medición utilizados para los ítems que integran el cuestionario fueron de orden nominal, ordinal y de escala.

El método de escalamiento fue de tipo Likert (1932) en Hernández, Fernández, y Baptista (2010), empleando tres tipos diferentes, el primero: (1) Nada importante, (2) Poco importante, (3) Importante, (4) Muy importante, y (5) Totalmente importante; el segundo: (1) Totalmente en desacuerdo, (2) En desacuerdo, (3) Ni de acuerdo ni en desacuerdo, (4) De acuerdo, y (5) Totalmente de acuerdo; y, el tercero: (1) Aumentó, (2) Permaneció estable, y (3) Disminuyó. El análisis de los resultados se determinó a través del análisis de frecuencias; por medio del uso de diagramas de dispersión, caracterizados por una serie de puntuaciones que por sus posiciones materializa si la relación es en línea recta, teniendo en cuenta que cuando más recta sea la línea más fuerte es la relación, lo cual está vinculado con el coeficiente (r) de Spearman (Camacho-Sandoval, 2008; Hernández et al., 2010); y, mediante el empleo del método rho de Spearman, utilizado cuando se desea establecer pruebas de hipótesis o estimar intervalos de confianza del coeficiente de correlación, aplicando valores discretos y con jerarquía ordinal entre dos variables (Salinas, 2007). Hay que tener en cuenta que el coeficiente de correlación Spearman arroja valores próximos a 1 que indican una correlación positiva perfecta, valores próximos a -1 que indican una correlación negativa perfecta, y valores próximos a 0 que significan que no existe correlación entre las variables (Hernández et al., 2010; Martínez et al., 2009).

RESULTADOS

Del total de las MIPYME que respondieron al cuestionario, con respecto al tamaño de las empresas vinícolas, y tomando como base la clasificación propuesta por INEGI (2011), el 59.4% son micro, siendo estas la gran mayoría; enseguida, el 18.8% son pequeñas; y, el 10.9% corresponde a las medianas. En cuanto a la oferta de enoturismo, el 82.1% constató que durante los últimos cinco años si se ha involucrado en este tipo de actividades, en cambio, el 17.9% no las ha desarrollado. Y, referente a las temporadas en que ofrecen las actividades de enoturismo, el 87.2% indicó que las realiza durante todo el año, y el 12.8% que únicamente las desarrolla durante las fiestas de la vendimia, principalmente entre los meses de junio y agosto.

Tratándose del grado de importancia en relación al tipo de actividad de enoturismo puesta en marcha por parte de las empresas vinícolas, el 55.3% de los vinicultores aseguró que es importante, y la otra parte, el 44.7% señaló que es poco importante. En relación al efecto que tuvieron las actividades de enoturismo sobre sus resultados, el 55.3% de los vinicultores afirmó que éstos aumentaron después de haber llevado a cabo las actividades de enoturismo; por el contrario, para el 44.7% permanecieron estable, y, nadie lo catalogó como una disminución en sus resultados obtenidos.

Por lo que se refiere a la competitividad, el 83.9% de los vinicultores opina que sí han mantenido una estrategia para competir en el mercado, y únicamente el 16.1% no cuenta con el establecimiento de dicha estrategia competitiva. Con respecto a la implementación de las estrategias de competitividad de las micro, pequeñas y medianas empresas vinícolas, el 53.7% de los vinicultores comentó no estar de acuerdo ni en desacuerdo, el 44.4% de acuerdo, y el 1.9% en desacuerdo.

En cuanto al grado de correlación Spearman entre la competitividad y la oferta de actividades de enoturismo, se obtuvo un índice de .126 con un nivel de significancia de 0.398, lo que indica una correlación positiva muy débil, de acuerdo con la escala que propone Hernández et al. (2010). Por su parte, el diagrama de dispersión denotó una tendencia en la variación de los puntos de forma elíptica o circular, concluyendo que no existe una relación lineal significativa, dado la incongruencia a simple vista de que no hay forma de encontrar una línea recta a la que se pueda hacer una aproximación de los puntos. En este sentido, se rechaza la hipótesis alternativa y, en contraparte, se acepta la hipótesis nula (H_0), confirmándose la poca asociación entre las dos variables (Manterola y Pineda, 2008).

CONCLUSIONES

Este trabajo consistió en un estudio descriptivo-correlacional, que sigue un modelo mixto, con diseño no experimental. En el que se obtuvo una correlación positiva muy débil (coeficiente Spearman de 0.126) entre las variables de la oferta de actividades de enoturismo y competitividad, aceptándose la hipótesis nula, es decir, que no existe asociación entre las variables estudiadas, cumpliéndose satisfactoriamente con el objetivo de la investigación.

Constituyendo como una importante aportación para el sector, especialmente si se considera la escasez de estudios que aborden la problemática analizada en las empresas vinícolas. Denotando que el enoturismo es un elemento importante pero no esencial para impulsar la competitividad de las región vitivinícola del Valle de Guadalupe. Por lo que, se intentará proponer futuras investigaciones a través de estudios comparativos que permitan presentar soluciones a las discrepancias observadas y como resultado del análisis estadístico, en la que se pueda definir el mejor método para la estimación más confiable y realista de las ofertas de actividades de enoturismo que ofrecen las vinícolas de la Ruta del Vino del Valle de Guadalupe, B.C., México.

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BIOGRAFÍA

Lino Meraz Ruiz es Doctor en Ciencias Administrativas adscrito a la Escuela de Enología y Gastronomía de la Universidad Autónoma de Baja California, Unidad Ensenada.

Sonia Elizabeth Maldonado-Radillo es Doctora en Ciencias Administrativas adscrita a la Facultad de Ciencias Administrativas y Sociales de la Universidad Autónoma de Baja California, Unidad Ensenada.

INTERNACIONALIZACIÓN EMPRESARIAL: CARACTERÍSTICAS GERENCIALES Y MÉTODOS APLICADOS, UNA REVISIÓN ANALÍTICA

Edith Anzo Múnera, Universidad de Medellín

Sabrina Tabares Arroyave, Universidad de Medellín

Juan Gabriel Vanegas, Tecnológico de Antioquia I.U

Jorge Aníbal Restrepo Morales, Tecnológico de Antioquia I.U

Sergio Botero Botero, Universidad Nacional sede Medellín

RESUMEN

Acorde con la literatura publicada en las áreas de administración y negocios internacionales, el papel del gerente en la organización juega un rol fundamental para el alcance de las metas a corto y largo plazo en los procesos de internacionalización empresarial. Sin embargo, los logros de las compañías se pueden ralentizar dependiendo del enfoque gerencial asumido en los procesos de gestión. Esto, en la mayoría de los casos, presenta una relación de causalidad con las características del líder del equipo negociador, el cual coincide con el rol gerencial. En este sentido, para el análisis del proceso de expansión hacia nuevos mercados, desde la perspectiva de las competencias gerenciales, conviene establecer tanto su abordaje teórico y pragmático, como los tipos de metodologías empíricas, principalmente de corte cualitativo, que han sido empleadas para abordar problemas referentes al contexto de tales decisiones en un mundo global. La literatura muestra que desde los enfoques relacionados con el rol del gerente, existen múltiples posturas que van desde el momento de la decisión, la percepción de incertidumbre y propensión al riesgo del equipo negociador, hasta el entorno de la firma, sus conexiones internacionales y su contribución a los procesos de internacionalización, y las restricciones sobre las acciones del tomador de decisiones. Por su parte, las técnicas aplicadas presentan una amplia variedad desde la evaluación de competencias gerenciales globales, evaluación de desempeño, hasta criterios de selección para diferentes áreas de una empresa estándar (personal, proyectos, proveedores, tecnologías).

PALABRAS CLAVES: Gerentes, Capacidades Y Habilidades, Internacionalización, Revisión, Análisis Bibliográfico, Metodologías

INTERNATIONALIZATION FIRM: MANAGER CAPABILITIES AND APPLIED METHODS, AN ANALYTICAL REVIEW

ABSTRACT

According to the literature published in the areas of management and international business, the manager's role in the organizations plays a fundamental role in the outcome of internationalization processes in short and long term. However, the organization's accomplishments can be influenced by the manager, which in most cases, is linked to the capabilities of the leader of the internationalization team. In this sense, in the internationalization process from managerial capabilities perspective it should be established not only the theoretical and pragmatic approach but also the empirical methodologies used, primarily qualitative cutting, in addressing problems relating to the decisions business contexts. The literature shows that there are multiple positions from the approaches related to the manager's role, ranging from the time of the decision, the perception of uncertainty and risk propensity of the negotiating team, to the environment of the firm, its international connections and its contribution to the process of internationalization, and restrictions on the actions of the decision maker. Meanwhile, methodologically issues includes development

of global management skills, performance evaluation, and selection criteria for different areas of a standard company (employees, projects, vendors, technologies).

JEL CLASSIFICATION: F23, G30, L22, M10, M16

KEYWORDS: managers, capabilities and skills, internationalization, review, bibliographic analysis, methodologies

INTRODUCCIÓN

En medio del desempeño cotidiano de las empresas, se encuentra el papel del gerente con relación directa en el cumplimiento de los objetivos corporativos, por ende, en el crecimiento de la organización. En este sentido, “la gerencia es el elemento clave en el desempeño y supervivencia organizacional” (Hernández & Gómez, 2010, p.628). Si bien en las grandes empresas el rol del gerente es importante, el acompañamiento recibido de cada una de las áreas funcionales y demás recursos organizacionales, lo soportan para que su desempeño tenga una mayor probabilidad de éxito. En el caso de las pequeñas y medianas empresas (pymes), se gira en torno al principio de la escasez como producto de recursos limitados y donde los resultados de corto y mediano plazo marcan el horizonte de planeación, el gerente cumple una función trascendental en el logro de los objetivos, como eje articulador que transmite sus propias redes empresariales y direcciona los recursos de la organización con base en criterios derivados de su formación personal, académica y profesional para el proceso de la toma de decisiones.

Ahora bien, la internacionalización de las empresas, ha sido uno de los principales temas de investigación en los negocios internacionales. Este concepto, lo define Galván (2003) como el “conjunto de operaciones que facilitan el establecimiento de vínculos más o menos estables entre la empresa y los mercados internacionales, a lo largo de un proceso de creciente implicación y proyección internacional”. En general, se puede esperar que la internacionalización esté asociada y dependa de la evolución a lo largo de dimensiones como: las operaciones en el extranjero, objeto de venta, mercados, estructura organizacional, personal y finanzas. Así, durante la internacionalización de las empresas, se presentan diversas perspectivas que logran explicar la forma como las firmas realizan dicho proceso. Esto dependerá del tamaño de la empresa, su experiencia, la perspectiva de sus gerentes, así como los modos de entrada que estas utilizan. Este trabajo está dividido en cinco secciones incluida la introducción; la segunda, señala el procedimiento metodológico empleado; la tercera, muestra la revisión general en el tema; la cuarta presenta los resultados de la literatura seleccionada; por último, se presenta una reflexión en torno a esta revisión.

METODOLOGÍA

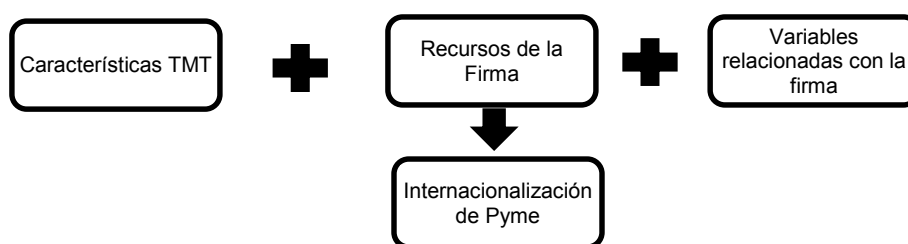
Con el fin de determinar el perfil del gerente en la organización, en este documento se revisan artículos indexados en la base de datos de *Scopus* que han estudiado las diversas características que posee el gerente y su contribución a la internacionalización de las empresas. Easterby-Smith et al. (2002), aduce que la revisión de la literatura académica muestra ser un método válido en investigación, al permitir estructurar un campo de investigación y forma parte integral de cualquier investigación conducida. Luego, bajo esta perspectiva, la revisión priorizó y clasificó las publicaciones con el fin de identificar las brechas, problemas y oportunidades; así como el abordaje empírico para el desarrollo de la investigación. Es de aclarar que la revisión que se presenta pretende mostrar de modo general el abordaje del problema en la literatura seleccionada. Ahora bien, con el fin de alinear el análisis bibliográfico se utilizaron los siguientes criterios para depurar la información: i) eje orientador: la relación entre características gerenciales e internacionalización, como centro o foco del estudio; ii) horizonte temporal: revisión de publicaciones a partir del año 1990, dado que como área y tema de investigación es reciente, y los trabajos destacados se publicaron a partir de ese año; iii) tipo de publicaciones: artículos científicos, documentos de trabajo y

artículos de opinión; y iv) tipo de documentos: la revisión contempló visiones teóricas y conceptuales, estudios de tipo aplicado con metodologías empíricas, y estudios de revisión analítica o literaria.

REVISIÓN DE LITERATURA

Las pymes que entran en el ámbito internacional son cada vez más comunes en todo el mundo (Wickremesooriya & S.P., S.F.). Según el modelo propuesto por Bachal, Jawad, Shaikh, Shaikh & Afridi (2011), la internacionalización de las pequeñas y medianas empresas dependerá de los factores organizacionales efectivos, los cuales se muestran en el Figura 1.

Figura 1: Modelo Conceptual de la Internacionalización Organizacional de las Pymes



Fuente: Elaboración propia con base en información tomada de (Bachal et al., 2011)

Los factores organizacionales se refieren a fuerzas que operan al interior de la empresa y afectan (positiva y negativamente) su velocidad y nivel de internacionalización, tales como las características del equipo de alta dirección, las variables relacionadas con la empresa y los recursos de la empresa (Bachal et al., 2011). En cuanto a los recursos de internacionalización de la empresa, el modelo propone recursos tangibles e intangibles, con base en una compilación de la identificación de recursos por parte de académicos que estudian este tema, como se muestra en la Tabla 1.

Tabla 1: Recursos Que Intervienen en la Internacionalización de Pymes

Recursos tangibles	Autores
Calidad industrial	(Holmlund and Kock 1998)
Mayor proporción de ventas ligado a Investigación y Desarrollo	(Burgel and Murray 1998)
Mayor proporción de empleados que gastan al menos el 50% de su tiempo en desarrollo de nuevos productos, recursos financieros y de capital	(Holmlund and Kock 1998)
Subvenciones recibidas de la industria	(Westhead, Wright and Ucbasaran 1998)
Acceso a capital de riesgo	(Burgel and Murray 1998)
Recursos hardware como maquinaria, edificios, equipos, materia prima y transporte	(Bachal Jamali, Jawad, Shaikh, Shaikh, & Afridi, 2011)
Recursos intangibles	Autores
Reputación (imagen, marca, lealtad, confianza, buen nombre)	(Zahra, Matherne and Carelton 2003)
Redes extensas	(Oviatt and McDougall 1995)
Redes tecnológicas	(Zahra, Matherne and Carelton 2003)
Relaciones con instituciones de investigación, universidades y organizaciones expertas varias, y redes sociales	(Bachal Jamali, Jawad, Shaikh, Shaikh, & Afridi, 2011)
Recursos software que incluye el conocimiento sobre tecnología de salida, procesos de manufactura, maquinaria, marketing, compradores y proveedores	(Holmlund and Kock 1998)
Recursos de personal	(Bachal Jamali, Jawad, Shaikh, Shaikh, & Afridi, 2011)

Fuente: Elaboración propia con base en información tomada de (Bachal et al., 2011)

Por último, las características del *top management team* o ‘equipo encargado de la alta dirección, la “unión central” de individuos responsables de la dirección de la firma identifica problemas y oportunidades en el entorno, interpreta información relevante, considera las capacidades y limitaciones organizacionales, y formula e implementa el cambio estratégico (Mitzberg, 1979, citado por (Wiersema & Bantel, 1992). Bachal et al. (2011), dividen estas características en objetivas y subjetivas de la siguiente manera:

Tabla 2: Características del EAD Que Intervienen en la Internacionalización de Pymes

Características objetivas	Autores
Diversos conocimientos en gestión	(Westhead, Wright and Ucbasaran 2001),
Número de idiomas hablados si el que toma las decisiones nació, vivió o trabajó en el extranjero	(Bijmolt and Zwart 1994; Reuber and Fischer 1997)
Experiencia laboral extranjera	(Burgel and Murray 1998)
Estudios en el extranjero	(Burgel and Murray 1998)
Antecedentes de padres con experiencia gerencial	(Westhead, Wright and Ucbasaran 1998)
Habilidad para formar redes formales e informales	(Mughan, Lloyd-Reason, & Zimmerman, 2004)
Características subjetivas	Autores
Alta percepción de ventajas de exportación y baja percepción de barreras de exportación	(Calof and Beamish 1995; Rundh 2003)
Las características de la personalidad del propietario-gerente tales como la creatividad, innovación, toma de riesgos y proactividad	(Fillis 2001)
La falta de visión global	(Oviatt and McDougall 1995)

Fuente: *Elaboración propia con base en información tomada de (Bachal et al., 2011)*

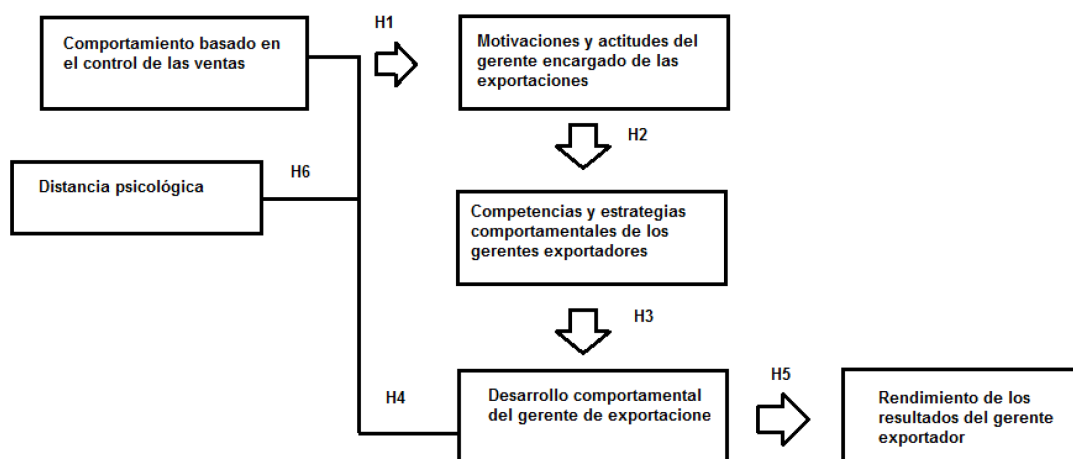
RESULTADOS

Esta sección presenta los resultados de la revisión bibliográfica. Uno de los trabajos pioneros en el tema es el estudio realizado por Roth (1995), quien argumenta que las principales características que permiten a un gerente desarrollar lazos de interdependencia en el mercado global a través de los procesos de internacionalización son: i) foco de control interno, ii) tendencia a la recopilación de información para la solución de problemas (sensación, intuición, pensamiento y sentimientos), iii) experiencia funcional (mercadeo y ventas), y iv) antecedentes internacionales. Según los hallazgos de la investigación elaborada por el autor, estas características influyen en el desempeño a excepción del uso de emociones y sentimientos para la solución de problemas. Magnusson y Boggs (2006) partieron de la teoría de los Altos Mandos para determinar si las características demográficas de los gerentes pueden ser determinantes para la selección de cargos gerenciales en empresas inmersas en entornos internacionales.

Los autores encontraron que los candidatos con experiencia internacional cuentan con mayores probabilidades de ser elegidos para dichos cargos. De igual manera, identificaron que existe una relación positiva entre el grado de internacionalización de la empresa y la experiencia internacional del gerente. En este estudio fueron consideradas otras características como la edad, permanencia en el cargo, antecedentes de marketing y financieros, educación y experiencia internacional en cargos previos (número de años, países y distancia cultural). Sapienza et al. (2006) utilizan el modelo de capacidades dinámicas para explicar las rutinas organizacionales y estratégicas en las cuales el gerente altera la base de recurso de las empresas a través de la adquisición y generación de nuevas estrategias de creación de valor. Para los autores, en la medida en que un gerente cuenta con experiencia de gestión en procesos de internacionalización en empleos previos, aumentan las probabilidades de lograr una asertiva supervivencia empresarial para el sostenimiento en los mercados internacionales. Acorde con los autores: “el conocimiento implícito en la experiencia de gestión previa a la internacionalización, ya sea individual o conjuntamente, influirá en los resultados de la

internacionalización, independiente de los efectos de la edad de la empresa” (p.923). En una investigación desarrollada por Theodosiou y Katsikea (2007), los autores plantean que el desarrollo de un comportamiento basado en ventas por parte de los gerentes de las pymes genera consecuencias favorables en los procesos de exportación. Allí se argumenta que “los ejecutivos exportadores tienen la oportunidad de influenciar la organización a través de sus características propias en el área de exportación de ventas a través de un rol directivo y de control en las actividades de ventas” (p.1270). Dentro de las características gerenciales halladas en la investigación se encuentran: i) un alto grado de control en la gestión de ventas, ii) un alto grado de motivación y actitud, iii) competencias y estrategias comportamentales en el proceso de exportación y un alto rendimiento de ventas de exportación. Theodosiou y Katsikea (2007) plasman dichas características en el Figura 2, donde las hipótesis uno a cinco fueron aceptadas, mientras la sexta, la que enlaza las características gerenciales con la distancia psicológica, fue rechazada.

Figura 2: Modelo Conceptual de las Características Gerenciales de los Gerentes Exportadores



Tomado de: Theodosiou y Katsikea (2007, p.1263)

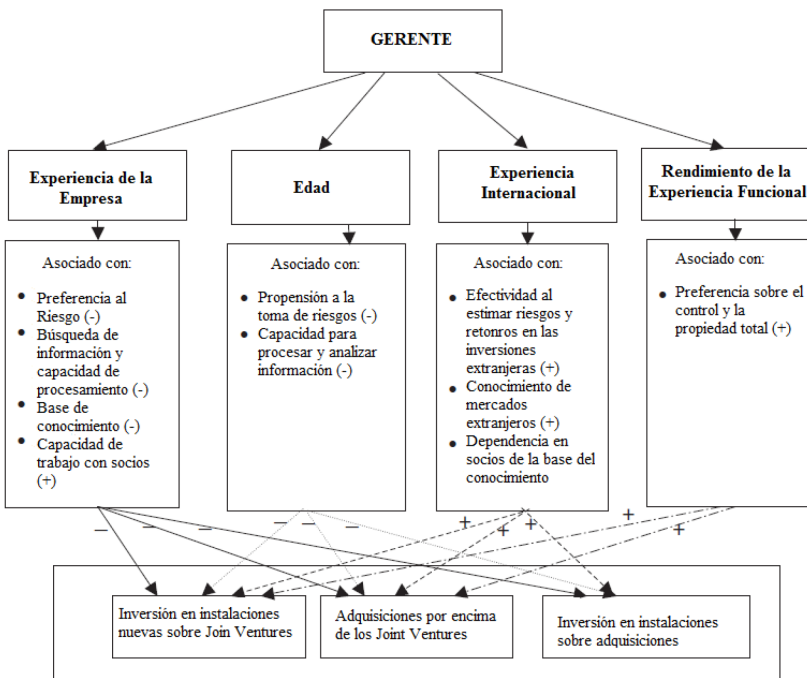
De otro lado, Hsu, Chen y Cheng (2013) desarrollan un importante estudio de investigación en el que identificaron una relación positiva entre las características gerenciales y el proceso de internacionalización de las pymes en Taiwán. Dentro de los hallazgos desarrollados, los investigadores descubrieron que a medida en que aumenta la edad del gerente es menos probable que la organización se involucre en actividades internacionales. Esto se debe a que el gerente posee menos resistencia física y mental, lo cual los hace más adversos al riesgo. De igual manera, los autores identifican que el nivel educativo y la experiencia internacional del gerente tienen un impacto positivo entre la internacionalización y desempeño de la organización. Herrmann y Datta (2006) estudiaron las repercusiones de las características del gerente en las operaciones de internacionalización de las empresas, y hallaron que en la medida en que éste cuenta con menor experiencia en la empresa, tiende a realizar mayores adquisiciones e inversiones en nuevas instalaciones en inversión extranjera directa como modo de entrada. De otro lado, los gerentes con más edad son más propensos a realizar operaciones de *joint ventures* que adquisiciones. De cualquier manera, los gerentes más experimentados internacionalmente preferirán modos de entrada a través de inversiones en nuevas instalaciones por encima de operaciones como adquisiciones *joint ventures*. Estos resultados se presentan en los Figuras 3 y 4.

Figura 3: Experiencia del Gerente E Impacto en la Elección del Modo de Entrada

	← Más Bajo	→ Más Alto
Control	Joint Ventures Control compartido entre empresas	Adquisiciones e inversiones en instalaciones nuevas La propiedad genera control estructural
Riesgo	Joint Ventures Empresas aliadas se amortiguan desde el riesgo político. El riesgo es compartido entre socios de Joint Venture	Inversiones en instalaciones nuevas La empresa asume el riesgo total y anexa capacidad de mercado. Incertidumbre al considerar ingresos, costos y ganancias. Mayor exposición a riesgos políticos y otros.
Requerimiento de recursos	Joint Ventures Recursos compartidos entre empresas aliadas	Adquisiciones e inversiones en instalaciones nuevas Requiere inversiones en todos los aspectos del negocios. Comienza con una curva de altos costos de aprendizaje. En las adquisiciones puede adherir los recursos financieros necesarios
Requerimiento de información	Joint Ventures Las empresas locales proveen políticas, mercados y conocimiento cultural	Adquisiciones e inversiones en instalaciones nuevas Requiere información adquirida independientemente sobre todos los aspectos de negocio e industria

Tomado de: Herman y Datta (2006, pág. 259)

Figura 4: Experiencia del Gerente E Impacto en la Elección del Modo de Entrada



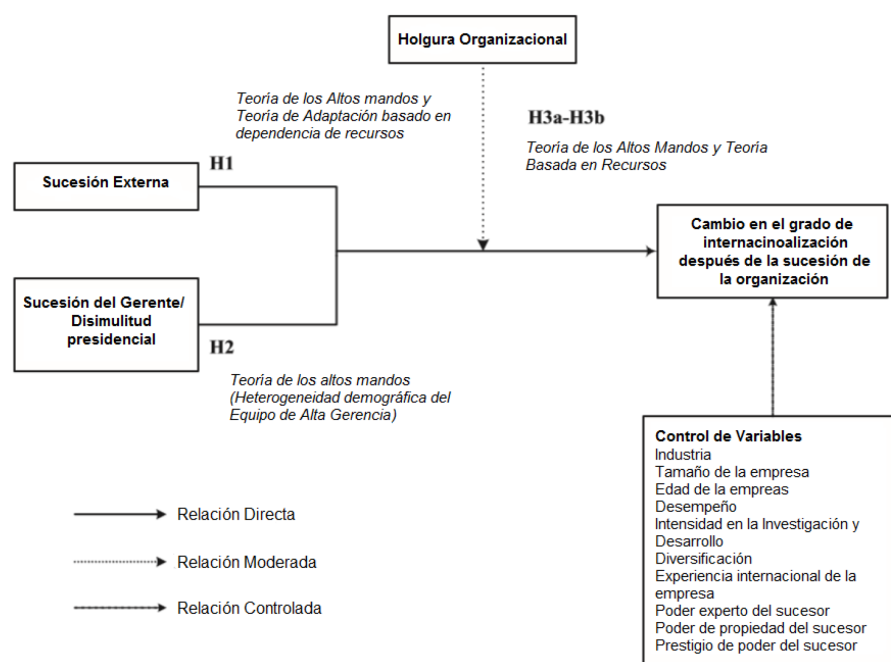
Tomado de: Herman y Datta (2006, pág. 766)

Por su parte, la sucesión externa o internacional de los gerentes tiende a reflejar una inclinación de compromiso al cambio. Este mismo estudio fue desarrollado por Herrmann y Datta (2002), quienes identificaron que la permanencia del gerente, el nivel educativo, los antecedentes laborales funcionales y la

experiencia internacional, son factores que influyen las labores de internacionalización de una empresa de manera positiva, y se configuran como características elementales para la sucesión de nuevos gerentes. Liu, Lin y Xue (2011) estudiaron la propiedad del gerente sobre la organización y su capacidad para orientar una estrategia que aliente la internacionalización de la empresa en mercados emergentes. Dentro de los hallazgos de esta investigación se infiere que en aquellas empresas de mercados emergentes, un incremento en la propiedad del gerente sobre la organización está relacionado positivamente con una actitud emprendedora del mismo, lo cual está positivamente relacionado con el nivel de internacionalización.

Por su parte, Lin y Liu (2012) estudiaron el proceso de sucesión de gerentes en la organización y sus repercusiones en el proceso de internacionalización existente en la misma. En este sentido, ahondaron en el efecto de las características del gerente sucesor y sus repercusiones en el cambio en el grado de internacionalización de la empresa. Las características gerenciales consideradas para este estudio se centran en analizar la permanencia en el cargo (tenure) del gerente, su edad y sus antecedentes académicos (grado educativo, formación en el exterior y membresía familiar). Como particularidades propias del gerente, los autores mencionan el poder de propiedad, el poder de experto y el prestigio del poder. A continuación, en la Figura 5 se presenta la caracterización realizada por Lin y Liu (2012) en torno a la investigación que desarrollaron.

Figura 5: La Sucesión del Gerente a Partir de Fundamentos Teóricos



Tomada de: Lin y Liu (2012, pág. 95)

De otro lado, lo que los autores denominan como “dualidad”, es decir, cuando “un gerente desarrolla actividades como gerente y presidente de junta” (Hsu, Chen, & Cheng, 2013, pág. 4), es posible identificar que el desempeño de la internacionalización de la empresa es menor que en aquellas situaciones en que el gerente se enfoca directamente a las actividades internacionales. Los autores también consultaron el grado de correlación entre la recolección y el procesamiento de información en torno al proceso de internacionalización de la empresa sin encontrar resultados precisos. Un estudio similar realizó Xie (2014), al profundizar en la Teoría de los Altos Mandos para explicar la relación entre las características gerenciales y los resultados en los procesos de internacionalización. Su estudio demuestra que en la medida que los gerentes presenten mayor permanencia en su cargo, mayor será el control que realicen sobre la organización

y por lo tanto el gerente tenderá a asumir mayores riesgos. En este sentido, la investigación soporta una actitud positiva hacia la dualidad del gerente. De otro lado, el autor también resalta que la experiencia internacional del gerente, educación y edad, y la experiencia internacional de la empresa y su tamaño, logran un impacto positivo en el control total de la organización por parte del gerente.

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BIOGRAFÍA

Edith Anzo Múnera es profesora en la Facultad de Ciencias Económicas y Administrativas en la Universidad de Medellín. Negociadora Internacional y Magíster en Gobierno. Contacto:

Sabrina Tabares Arroyave es profesora en la Facultad de Ciencias Económicas y Administrativas en la Universidad de Medellín. Negociadora Internacional y Magíster en Estudios Políticos. Contacto:

Juan Gabriel Vanegas es profesor en la Facultad de Ciencias Administrativas y Económicas en el Tecnológico de Antioquia Institución Universitaria. Economista y Magíster en Economía. Contacto: jvanegas1@tdea.edu.co,

Jorge Anibal Restrepo es profesor vinculado en la Facultad de Ciencias Administrativas y Económicas en el Tecnológico de Antioquia Institución Universitaria. Candidato a Doctor en Internacionalización de la Empresa de la Universidad San Pablo CEU, Ingeniero y Magíster en Administración. Contacto: jrestrepo@tdea.edu.co,

Sergio Botero Botero es profesor Asociado de la Facultad de Minas de la Universidad Nacional de Colombia. Doctor en Engineering Management de George Washington University. Contacto:

LA CADENA DE VALOR EN LA PRODUCCIÓN DE COLES DE BRUSELAS EN LAS EMPRESAS AGRÍCOLAS DEL VALLE DE SAN QUINTÍN, BAJA CALIFORNIA

Alma Lourdes Camacho García, Universidad Autónoma de Baja California
Luis Alberto Morales Zamorano, Universidad Autónoma de Baja California
Lizzette Velasco Aulcy, Universidad Autónoma de Baja California

RESUMEN

Cada empresa representa un conjunto de actividades que realizan para diseñar, elaborar, producir, llevar al mercado, distribuir y vender sus productos. Todas estas actividades pueden ser llevadas a cabo usando una cadena de valor. La cadena de valor de cada empresa refleja la estrategia, enfoques para analizar costos, diferenciación del producto, y así crear la ventaja competitiva. La cadena de valor en el sector agropecuario, puede definirse como el conjunto de actividades que provocan un valor agregado al producto por medio de sus vínculos, procesos, información, conocimientos, logística, recursos y comercialización, desde la etapa de la producción hasta el consumidor final. A partir de la importancia de la "cadena de valor" para lograr una ventaja competitiva sostenible, las empresas productoras de las Coles de Bruselas en el Valle de San Quintín, Baja California, se enfocan en los atributos, nichos de mercado y comportamiento como actividades de valor, que sirven como fuente potencial para buscar el liderazgo y diferenciación de las empresas agrícolas establecidas en el Valle de San Quintín, ubicado al sur de la ciudad de Ensenada, Baja California, México. El estudio se realizó en el año 2014, seleccionándose por muestreo intencional, a 4 productores de la col de Bruselas en el Valle de San Quintín, Baja California, a los cuales se les aplicó encuestas, se aplicó también el método de observación a 2 de estos agentes participantes; así también el método de entrevista, que permitió conocer directamente las opiniones de los productores.

PALABRAS CLAVES: Cadena de Valor, Diferenciación del Producto, Ventaja Competitiva, Nichos de Mercado, Liderazgo

VALUE CHAIN IN BRUSSELS SPROUTS PRODUCTION COMPANIES IN AGRICULTURAL VALLEY SAN QUINTIN, BAJA CALIFORNIA

ABSTRACT

Each company represents a set of activities performed to design, develop, produce, bring to market, distribute and sell their products. All these activities can be carried out using a value chain. The value chain of each company reflects the strategy, approaches to analyze costs, product differentiation, and so, create competitive advantage. The value chain in the agricultural sector can be defined as the set of activities that cause a value to the product through their links, processes, information, knowledge, logistics, resources and marketing, from the stage of production to the consumer end. From the importance of the "value chain" to achieve sustainable competitive advantage, companies producing the Brussels sprouts in the Valle de San Quintin, Baja California, focus on the attributes, market niches and behavior as activities value, which serve as a potential source to find leadership and differentiation of agricultural companies established in the Valley of San Quintin, located south of the city of Ensenada, Baja California, Mexico. The study was conducted in 2014, selected by purposive sampling, 4 producers Brussels sprouts in the Valle

de San Quintin, Baja California, to which they applied surveys, observation method was also applied to 2 these participating agents; so the interview method, which allowed the views directly from producers.

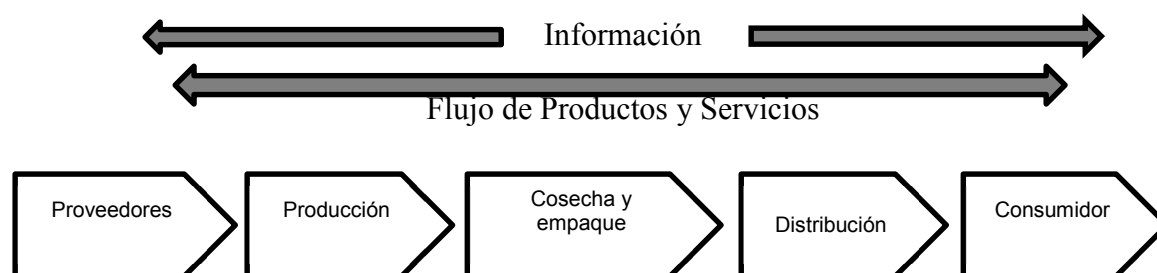
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KEYWORDS: Value Chain, Product Differentiation, Competitive Advantage, Niches, Leadership.

INTRODUCCIÓN

Los empresarios, a lo largo de la cadena de valor, se enfrentan a nuevos fenómenos tales como la biotecnología, donde los Organismos Genéticamente Modificados crean nuevas oportunidades para los agricultores, con mayores rendimientos, pero también a una segmentación entre los consumidores, cada vez más sensibles a los escándalos alimentarios y a los nuevos productos. Sin embargo, la realidad ha mostrado el importante papel que puede jugar dando un valor añadido al consumidor. Ello implica conocer sus preferencias y ganar su confianza para lo cual debe conseguir eficiencia en la gestión y desarrollar estrategias de marketing adecuadas. Con este planteamiento, la cadena de valor permite redireccionar los productos desde la fase de producción, a los segmentos de mercado que realmente los demandan, sin costo adicional y en el tiempo adecuado.

Figura 1: Esquema de la Cadena de Valor (Cadena Alimentaria)



En este caso, la ventaja no surge sólo de nuestra propia empresa sino de las relaciones que mantiene con aquellas otras con las que realiza transacciones. Si se aprovechan adecuadamente estas interrelaciones pueden verse beneficiados tanto la empresa como los proveedores y/o los clientes, de tal forma que el resultado favorezca a todos los integrantes de la cadena de valor simultáneamente. **Lugar de estudio.** La investigación se realizó en el municipio de Ensenada, Baja California, específicamente en El Valle de San Quintín, que se encuentra ubicado a 123 Kilómetros al sur de Ensenada y a 300 kilómetros de la frontera con Estados Unidos de Norteamérica. El clima predominante de la región es seco, incluyendo diversos microclimas. En San Quintín se encuentra uno de los valles agrícolas más importantes de Baja California, cuenta con 14 grandes empresas agrícolas con más de 20 mil hectáreas de riego, con tecnología de punta que les permite aprovechar el agua al máximo, ya que en esta zona este vital líquido es escaso; cuenta también con modernos procesos productivos, semillas mejoradas mediante biotecnología, manejo fitosanitario, fertirrigación, invernaderos computarizados, y empacadoras que garantizan la calidad y presentación de sus productos para exportación. El clima que posee de tipo mediterráneo, es ideal para cosechar frutas y verduras casi todo el año, entre su principal cultivo se encuentran las hortalizas, principalmente tomate, fresa, col de Bruselas, chile, calabacita, pepino y papa (INEGI, 2010).

Características de la Col de Bruselas

La col de Bruselas, también llamadas repollos de Bruselas (del Grupo Gemmifera de Brassica oleracea; su nombre científico es *Brassica oleracea var. gemmifera*). La col de Bruselas pertenece a la gran familia de las Crucíferas, en la que aparecen registrados más de 300 géneros y unas 3,000 especies propias de regiones

templadas o frías del hemisferio norte. El término Brassica, género al que pertenecen, es el nombre latino de las coles. Dentro de dicha familia se encuentran otras muchas variedades: brócoli, col blanca o repollo, col lombarda, coliflor, nabo, rábano, etc. En nuestro país, el cultivo comercial de la col de Bruselas es relativamente reciente, con una presencia en el mercado internacional a partir de los años ochenta, ubicándose dentro de los llamados productos comercialmente no tradicionales (Romero, 2004), participando en el mercado con bajos volúmenes, pero con un importante nicho de consumidores.

Estas verduras son preferidas por los consumidores, por su alto contenido de propiedades nutritivas, son las que más calorías aportan de su género, a expensas de su mayor contenido en hidratos de carbono y proteínas (de bajo valor biológico). Comparten con el resto de verduras su elevada proporción de agua. Constituyen la mayor fuente de vitamina C respecto de las verduras de su misma familia. Son una fuente interesante de folatos, y, en menor proporción, de beta-caroteno y vitaminas del grupo B (B1, B2, B3 y B6). Entre los minerales destaca la presencia de potasio, fósforo y yodo, así como cantidades discretas de zinc, calcio (de pobre absorción), magnesio y sodio (Jaramillo y Díaz, 2006). El contenido de fibra insoluble es elevado, lo que favorece la sensación de saciedad y el tránsito intestinal, con lo que mejora el estreñimiento. Las coles son ricas en ácido cítrico, que potencia la acción beneficiosa de la vitamina C. Los folatos intervienen en la producción de glóbulos rojos y blancos, en la síntesis de material genético y en la formación de anticuerpos del sistema inmunológico. La vitamina C es reconocida por su acción antioxidante, colabora en la formación de colágeno, huesos, dientes y glóbulos rojos, además de favorecer la resistencia a las infecciones y la absorción de ciertos nutrientes de los alimentos (hierro, ácido fólico y ciertos aminoácidos) (Eroski, 2014).

CRITERIOS METODOLÓGICOS

Para realizar el estudio se consideró pertinente utilizar el estudio de caso, que va a contribuir a ampliar y profundizar los conocimientos con respecto a las actividades realizadas por organizaciones e individuos, y sus fenómenos relacionados. Para la cuantificación de los datos sobre los productores de la col de Bruselas, se seleccionaron a 4 de los 6 productores de esta hortaliza en el Valle de San Quintín, Baja California, a los cuales se les aplicaron cuestionarios como métodos de obtención de datos, utilizando la técnica de análisis de la encuesta. Para ello también se consideró información directa de productores, cosechadores y comercializadores, por medio de la entrevista, es decir, de quienes han estado en contacto directo con la producción de esta hortaliza; se utilizó también la observación (Fritzen, 2007), con 2 de los productores, con la finalidad de recabar información de una manera personal, sobre el área de trabajo y entorno donde se desarrolla la producción. La unidad de medida con la que se comercializa al mercado de exportación la col de Bruselas en el Valle de San Quintín, Baja California, es la libra. En cuanto a la comercialización, se seleccionó a 4 productores, seleccionados por intención, para definir las actividades de producción, se identificaron aspectos de inversión del productor, así como la razón de sembrar esta hortaliza. Se consideró información sobre sus costos de producción, comportamiento en los precios de venta de la col de Bruselas, tipo y presentación del producto, así como su transporte desde el lugar de producción al empaque y mercado de consumo (Caldentey, 1979; García et al., 1990), ya que forman parte importante dentro de la cadena de valor de esta actividad agrícola.

RESULTADOS

La región de San Quintín, Baja California, es una zona en la que se obtiene mayor producción de la col de Bruselas dentro del Estado de Baja California, además de que cada vez se encuentran mayores empresas en el Valle de San Quintín, Baja California, cultivando esta hortaliza. Por lo tanto sobre los resultados de la investigación se encuentra que un 100% de la muestra analizada, en el Valle de San Quintín, Baja California, su mercado es de exportación hacia Estados Unidos de América, principalmente en el Estado de California. Situación que es provocada por que el Valle de San Quintín, Baja California tiene una cercanía a la frontera con Estados Unidos de Norteamérica, su clima y periodos de invierno, similares, hacen que esta región tenga una ventaja competitiva incomparable con respecto a otras del país que produzcan esta

hortaliza. Este mercado de exportación hacia Estados Unidos de Norteamérica, es llevado a cabo por medio de empresas comercializadoras, también llamadas comúnmente por los productores “Distribuidoras”, ocupando un lugar muy importante en la cadena de valor de las empresas del Valle de San Quintín: La distribución del producto. Estas empresas distribuidoras o comercializadoras Norteamericanas, realizan transacciones de compra-venta en volúmenes elevados.

Trabajan por su cuenta, tienen espacio para almacenar, refrigerar, re empacar y madurar en cuartos gasificados y con temperaturas controladas, el gran volumen y la variedad de productos que reciben; además otorgan crédito a sus clientes. Las empresas cuentan con transporte refrigerado para abastecer de producto en los puntos de embarque y surtir los pedidos de sus clientes, que bien pueden ser otros mayoristas o minoristas en la misma ciudad o en ciudades cercanas. Distribuyen sus productos mediante cargas de camiones, ventas al mayoreo, medio mayoreo, por tarimas o pallets. Es decir envían a sus clientes el volumen, variedad, calidad y precio de los productos que se les soliciten Después de haber realizado la investigación correspondiente del caso, se confirma que: La razón por la que el eslabón de Distribución dentro de la cadena de valor, se cumple por medio de exportaciones hacia la Unión Americana de los productores de col de Bruselas en el Valle de San Quintín, Baja California, reduciendo costos y a la vez pudiendo obtener mayores rendimientos puestos que los canales de comercialización son muy reducidos, lo cual se debe principalmente a los siguientes aspectos:

La col de Bruselas es producto comercialmente no tradicional, considerado por los productores como un “mercado especial” o de “gourmet”, ya que se vende en volúmenes reducidos a un mercado muy particular que se caracteriza sobre todo por ser población de origen Italiano, de edad avanzada (Mercado Segmentado). La venta de la col de Bruselas se hace a través de diversas presentaciones, como son la caja de 25 libras, de 12 libras y de una libra, entre otras. Lo que nos indica que los productores de la col de Bruselas, cuentan con una infraestructura de empaque, un manejo post-cosecha, y esto a su vez le da un valor agregado al producto, al ofrecer varias presentaciones. La relación comercial con las comercializadoras Americanas, además de mantener tratos comerciales por varios años, también se comercializan otros tipos de hortalizas, como tomate, apio, cebollines, fresas, pepinos, chicharos, etc. La venta del producto puede ser con la marca o etiqueta del productor o bien con las marcas o etiquetas de las empresas comercializadoras, siempre que lleve toda la información del origen del producto. Existe un reducido número de productores de coles de Bruselas en el Valle de San Quintín, Baja California.

CONCLUSIONES

La col de Bruselas es un producto comercialmente no tradicional, con un número reducido de productores. Es un producto especial para un nicho de mercado ya establecido (segmentación de mercado), una comercialización con una reducida cadena de participantes que ha hecho que la cadena de valor en la producción de este producto tenga importantes ventajas competitivas, específicamente para el mercado de exportación, debido a la importante participación de las empresas distribuidoras Norteamericanas, ocupando en su totalidad el eslabón de distribución dentro de la cadena de valor de las empresas productoras de col de Bruselas en el Valle de San Quintín, Baja California.

El atractivo de sembrar la col de Bruselas en el Valle de San Quintín, Baja California, estriba para algunas empresas en la posibilidad de seguir produciendo y generando flujos de efectivo para su empresa en épocas de invierno, es decir como cultivo alterno, ya que para otros productores pequeños, lo consideran como cultivo primordial, porque suele ser un cultivo barato en producirlo, no requiere de gran calidad de agua para su riego, es decir, es tolerante a sales que comúnmente se encuentran en los mantos acuíferos del Valle de San Quintín, Baja California, tolerante a plagas del suelo, tolerante a climas, (vientos, frío), fácil manejo de cosecha. Aunque para controlar las plagas si requiere de mayor frecuencia de fumigaciones por aire, se está utilizando el manejo integrado de plagas (manual, química, biológica, orgánica, mecánica, cultural, legal, genético, etc), con la finalidad de disminuir la intensidad de aplicaciones. En estos últimos años, el

mercado de la col de Bruselas, está exigiendo producto de una medida de pequeña (small) a mediana, compacta, redonda, color verde alimonado y crujiente. Esta exigencia se tiene que cumplir para poder seguir comercializando esta Brassica oleracea y no perder ese nicho de mercado que de por si no es muy extenso.

En el Valle de San Quintín, Baja California, también se ha estado analizando la posibilidad de producir las coles de Bruselas orgánicas, para tratar de darle un plus o un alto valor agregado al producto. Además de ello se cumpliría con las exigencias de medidas de inocuidad de nuestro principal canal de comercialización (distribuidor en la cadena de valor) que es, América del Norte. La col de Bruselas, es un claro ejemplo del proceso de especialización que se registra tanto en las zonas productoras como en el uso de tecnologías para el cultivo de hortalizas. Con mercados específicos y bien definidos, estos productos muestran un potencial y una importancia regional que deben cuidarse, sobre todo si la aspiración es el desarrollo de un sector agropecuario que ponga cuidado en cada uno de los eslabones de la cadena de valor que lo componen, desde el productivo, pasando por el comercial, hasta el ecológico, factores que hoy en día son necesarios tomar en cuenta para competir en este mundo globalizado y que por lo tanto debería ser una labor compartida por todos.

Limitaciones

A pesar de que la producción de la col de Bruselas es un cultivo que no requiere de gran inversión, ni de una gran calidad de agua para producirla, fácil manejo de cosecha, considerado también como un cultivo redituable; es una hortaliza que pocos agricultores se han animado a producir, se puede considerar que para llegar a conseguir la relación comercial con alguna distribuidora, es lo complicado, ya que son mercados muy segmentados, y que se requiere eliminar esa segmentación para que un mayor número de consumidores prefieran consumir esta hortaliza que tantas ventajas nutritivas y medicinales posee. Este trabajo se requiere llevar a cabo tanto en el extranjero y con una muy fuerte labor en México, ya que por desconocimiento de los consumidores sobre las propiedades que posee esta crucífera es que gran parte de la población mexicana no la consume. Otro aspecto que se debiera considerar sobre la comercialización de la col de Bruselas en México, tanto para exportación como para mercado nacional, es la posibilidad de crear Distribuidoras Mexicanas, que funcionen como centros de acopio, donde se gestionen y protejan las negociaciones y comercialización de este producto, se necesita un equipo para satisfacer las necesidades de los clientes, que trabajen directamente con las oficinas de compra de los clientes, que entreguen calidades superiores del producto, que se involucren en todos los aspectos de las relaciones comerciales, se desarrollen programas de inocuidad, programas de responsabilidad social para poder realizar un trabajo excelente y competitivo que cumpla con las exigencias de los mercados Internacionales. Esto provocaría el poder extender los canales de comercialización y no limitarlos a un solo canal como es hacia Estados Unidos de Norteamérica. ¿Por qué no pensar en Comercializar la col de Bruselas directamente a Canadá, Japón, China y Europa?

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Alma Lourdes Camacho García (Autor Responsable). Maestría en Administración. Profesor de Tiempo Completo. Universidad Autónoma de Baja California. Facultad de Ingeniería y Negocios San Quintín, Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920. Ejido Padre Kino, Ensenada, Baja California, México. Cel. (616) 113-63-42. Correo

Luis Alberto Morales Zamorano, Doctor en Ciencias Administrativas, por el Instituto Politécnico Nacional; Profesor investigador definitivo, de la Facultad de Ingeniería y Negocios, San Quintín, de la Universidad Autónoma de Baja California; Líder del Cuerpo Académico "Agronegocios". Tel. (616) 165-39-39, Cel (646) 117-0515. Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920, Ejido Padre Kino, Ensenada, Baja California, México. Puede ser contactado en el correo electrónico:

Lizzette Velasco Aulcy, Maestra en Contaduría, por la Universidad Autónoma de Baja California; Profesor investigador definitivo, de la Facultad de Ingeniería y Negocios, San Quintín, de la Universidad Autónoma de Baja California; Miembro del Cuerpo Académico "Agronegocios". Tel. (616) 165-39-39, Cel (646) 117-0515. Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920, Ejido Padre Kino, Ensenada, Baja California, México. Puede ser contactado en el correo electrónico:

ANÁLISIS DE POTENCIALIDADES Y LIMITACIONES PARA EL DESARROLLO DE PROYECTOS AGRO-TURÍSTICOS EN VALLES AGRÍCOLAS MEXICANOS

Luis Alberto Morales Zamorano, Universidad Autónoma de Baja California

Lizzette Velasco Aulcy, Universidad Autónoma de Baja California

Alma Lourdes Camacho García, Universidad Autónoma de Baja California

RESUMEN

El agroturismo es un tipo de turismo rural que se realiza dentro de las instalaciones de ranchos agrícolas, combinando la vida productiva del rancho agropecuario con la recreación tradicional y participación directa o indirecta del turista con el estilo de vida rural y sus tradiciones agrícolas. Con el propósito de obtener una primera aproximación al conocimiento de la factibilidad para la realización de proyectos agro-turísticos en valles agrícolas mexicanos fue realizada esta investigación, teniendo como referencia la región noroeste de México (Baja California y Sonora). Para lograr el objetivo de este trabajo de investigación fue obtenida información de expertos en turismo y propietarios de ranchos agrícolas, entrevistados de manera informal. Los resultados muestran que existen grandes oportunidades para el aprovechamiento de ranchos agrícolas en actividades turísticas, debido al amplio periodo que se puede prestar con este tipo de servicios (todo el año) y al gran flujo de turistas nacionales y extranjeros que de manera muy frecuente pasan por los ranchos sin visitarlos. Tanto Sonora como Baja California poseen fuertes atractivos agrícolas y muchos ranchos crían ganado cuya ordeña y producción de quesos puede representar fuertes atractivos turísticos adicionales. Entre otras potencialidades se encuentran la posibilidad de mejorar el nivel de vida de los agricultores participantes en agroturismo y representa una necesidad para el desarrollo regional. También se discuten limitaciones en cuanto a la falta de infraestructura comercial y de servicios y sobre todo la falta capacitación gastronómica y de servicios en cada uno de los ranchos agrícolas. Sin embargo, todo lo anterior hace posible concluir que existen elementos suficientes que respaldan el gran potencial para la realización de proyectos de turismo agrícola en la región del noroeste mexicano.

PALABRAS CLAVE: Agroturismo, Noroeste de México, Potencialidades, Limitaciones

ANALYSIS OF POTENTIALITIES AND CONSTRAINTS FOR DEVELOPMENT OF AGRITOURISM PROJECTS IN THE NORTHWEST OF MEXICO

ABSTRACT

Agritourism is a type of rural tourism that takes place within the facilities of agricultural farms, productive life combining agricultural ranch with traditional recreation and tourist directly or indirectly with the rural lifestyle and agricultural traditions share. In order to obtain a first approach to understanding the feasibility to carry out agritourism in Mexican agricultural valleys was conducted this research with reference to the northwestern region of Mexico (Baja California and Sonora). To achieve the objective of this research was obtained expert information on tourism and agricultural ranches owners interviewed informally. The results show that there are great opportunities for the utilization of agricultural farms in tourism due to the long period that can provide this type of service (all year) and the large flow of foreign and domestic tourists who spend too frequently by ranches without visiting them. Both Sonora and Baja California have strong agricultural attractions and many ranches breed cows whose milking and cheese

production may represent strong additional attraction. Other possibilities include the possibility to improve the standard of living of the farmers involved in agritourism is a need for regional development. Constraints are discussed in terms of the lack of commercial infrastructure and services and especially the lack of gastronomic and services in each of the agricultural training farms. However, all this makes it possible to conclude that there is sufficient evidence to support the great potential for the realization of projects for agricultural tourism in the region in northwest Mexico

JEL: Q130 y R110.

KEYWORDS: Agribusiness, Agrienvironment, Regional Development, Rural Economics

INTRODUCCIÓN

Las capacidades que presenta el desarrollo del agroturismo en México y el mundo son enormes, al grado que su implementación en algunos países como Chile, España y Argentina (Constabel, Oyarzún & Szmulewics, 2007), entre muchos otros, ha repercutido de manera significativa en el crecimiento económico de dichos países. Para poder llevar este tipo de logros a zonas semidesérticas del noroeste de México se hace necesario conocer, valorar, conservar y darle un uso sostenible a las regiones en donde se proyecten realizar actividades de agroturismo. Lo anterior podría ofrecer una mejor calidad de vida a poblaciones que originalmente han venido realizando solo actividades agropecuarias en zonas rurales. Entre los beneficios que se pueden obtener con el turismo rural se encuentra la recreación, la valoración del trabajo artesanal, la conservación de los recursos naturales, propiciaría la generación de empleos e ingresos adicionales para las empresas rurales, abriría espacios para la participación de la sociedad e iniciativa privada en la conservación y manejo de los centros de recreación y disminuiría la presión de explotación de los recursos naturales, al diversificar las actividades y fuentes de ingresos (Neri *et al.*, 1999).

REVISIÓN LITERARIA

García (2005) define al turismo rural como una alternativa de adaptación a los cambios en las necesidades de los consumidores. Constabel y colaboradores (2007) clasifican al turismo rural en ecoturismo, turismo de aventura, turismo cultural y agroturismo. Es por ello que al agroturismo se le ubica como una modalidad del turismo en espacios rurales, asociada a la participación y/o observación activa del turista en las actividades agropecuarias y/o prestación de servicios de alojamiento, diversión, aprendizaje, gastronomía y comercialización (de productos frescos y/o procesados), dentro de la misma propiedad agrícola (Morales *et al.*, 2014). Barrera (1998), por ejemplo, define al agroturismo como un tipo de turismo que se lleva a cabo en explotaciones agropecuarias, combinando recreación tradicional y contacto con la vida del predio, conociendo el modo de vida rural y las tradiciones agrícolas. Las principales actividades productivas que sustentan el agroturismo son aquellas propias de las explotaciones rurales como: cosecha, ordeña, rodeo, trilla, elaboración de conservas, asistencia en la alimentación y cuidado de los animales entre otros, aunque “a veces estas sólo tengan una finalidad demostrativa y no productiva.

Para los propósitos del presente trabajo, se define a las potencialidades como todas aquellas oportunidades medibles para hacer o diversificar un negocio en materia de turismo, aprovechando los atractivos del campo, el paisaje agrícola, los procesos productivos y la degustación de sus muy variados productos. La magnitud que se encuentre en el potencial de cada actividad o la cantidad de actividades que se puedan adicionar al servicio o negocio original es lo que marcará la diferencia entre los ranchos o regiones agrícolas. Por limitaciones, en cambio, se consideran los aspectos que quedan fuera del control y de la cobertura del agroturismo con el fin de precisar su viabilidad, así como las fronteras hasta donde pueden llegar las aspiraciones de esta investigación.

METODOLOGÍA

El propósito de este trabajo consistió en obtener una primera aproximación al conocimiento de la factibilidad para la realización de proyectos agro-turísticos en valles agrícolas del noroeste de México (Baja California y Sonora). Para lograr tal fin, fue utilizada la técnica tipo “*focus group*” o Grupo focal, considerada como una técnica cualitativa de estudio de opiniones. Con el uso de ésta técnica se discutió la posibilidad de manejar de manera integral las actividades agropecuarias y turísticas que condujeran a aprovechar de manera más eficiente las actividades en los ranchos agrícolas, pero considerando las limitaciones identificadas. Para lograr el objetivo mencionado también fue obtenida información de muy variados artículos y libros publicados sobre el tema, pero muy particularmente de expertos en turismo y propietarios de ranchos agrícolas, entrevistados de manera informal. Las potencialidades del agroturismo en ambas entidades federativas (Sonora y Baja California) se pudieron reconocer bajo la consideración de lo que se tiene en cuanto a recursos: humanos, naturales, económicos, conocimientos, infraestructura y culturales, entre otros.

RESULTADOS Y DISCUSIONES.

Diagnóstico Regional

Sonora: Coronado-García y colaboradores (2014) han estado trabajando con la organización de servidores turísticos que organicen cadenas de valor para fomentar el turismo rural en la sierra de Sonora. Ellos afirman que la región serrana del estado de Sonora se ha caracterizado por ser ganadera y en menor grado agrícola. Además de practicar la talabartería, donde la baqueta, como producto del aprovechamiento de la piel del ganado vacuno es uno de sus principales productos, la venta de carne y la producción de leche y quesos, como atractivos agroturísticos, son actividades comunes en los ranchos de esa región serrana de Sonora. Sin embargo, Coronado et al (2014) afirman que al no diversificar sus actividades productivas, dentro del marco económico regional, las actividades de negocios en los ranchos corren un alto riesgo a desaparecer. En otra región de Sonora, cercana al municipio de Santa Ana, Villegas y colaboradores (2014) se dieron a la tarea de identificar áreas susceptibles para el aprovechamiento del turismo rural en suelos ejidales. Estos autores encontraron 6 lugares que pueden ser aprovechables para llevar a cabo el turismo rural en donde pueden realizarse actividades ecoturísticas como la observación de roedores, aves, reptiles y arácnidos, mientras que la vegetación, representada por dos especies dominantes de composición florística, está dominada por *governadora* y la *ambrosia*. También existen zonas arqueológicas y pinturas rupestres que se pueden situar, como turismo cultural, entre los mayores atractivos para turistas internacionales.

Morales et al (2014b), al hacer un diagnóstico muy superficial de ciertos atractivos agroturísticos en Sonora, plantearon la necesidad de realizar estudios de costo-beneficio, enfatizando la necesidad de promover al agroturismo en zonas rurales con la estrategia competitiva de bajos costos, con el fin de que sea una actividad turística competitiva y atractiva por su originalidad de servicios, con respecto a la ofertada en zonas urbanas. Entre los atractivos agroturísticos adicionales potenciales por desarrollar en Sonora, que estos autores complementan, se encuentran las rutas de cultivos de la Vid (rutas del vino), las rutas por los abundantes cultivos de naranja y los atractivos cultivos de árboles de nogal en las zonas costeras y todas las actividades relacionadas con empresas acuaculturales, así como los atractivos culturales de las Misiones y de pesca deportiva en las extensas costas sonorenses, entre muchos otros por descubrir.

Baja California: Como un ejemplo de las potencialidades que representa el agroturismo en Baja California se describen a continuación los atractivos turísticos con los que cuenta la ruta agrícola del Valle de San Quintín. Solo en este valle rural agrícola se cuenta con 26 hoteles distribuidos desde Punta Colonet hasta El Rosario. En éste mismo segmento también se tienen reportados 21 restaurantes, cuatro de ellos con especialidad en mariscos. Se tienen identificadas áreas para realizar actividades acuáticas como surf, entre otros.

windsurfing y buceo autónomo. Como actividad recreativa familiar se cuenta también con 3 balnearios y casi 10 ranchos y áreas acondicionadas para casas rodantes (RV Park). Se tiene una gran variedad de atractivos turísticos rurales, entre los que se encuentran:

Históricos (*3 ruinas de misiones, 3 museos, 1 zona de restos fósiles*),
Ecológicos (*parque nacional de San Pedro Mártir, avistamiento de ballenas, gansos, Borrego cimarrón y lobos marinos*)

Deportivos (*pesca, buceo, surf, wind surf, Kayaking, kite surf, etc.*)
Recreativos (*3 balnearios*).

Gastronómicos (*4 restaurantes de mariscos y zona de cultivo y consumo de ostiones*).

La agricultura ha sido por generaciones (desde mediados de 1880) la actividad por excelencia desarrollada en éste Valle. No ha sido hasta hace unos años atrás que se ha iniciado a ver al turismo como una oportunidad de diversificar las actividades tradicionales, haciendo que se vayan integrando poco a poco las actividades turísticas a las agropecuarias en esta región (Morales et al., 2014a).

Potencialidades

Aprovechar los recursos antes señalados en ambas entidades federativas representa una gran potencialidad de desarrollo regional. Ambas entidades se caracterizan por tener una amplia riqueza turística y un amplio periodo potencial para ofertar sus servicios agro-turísticos (todo el año) en zonas rurales; en Baja California los atractivos se encuentran en el paso obligado por tierra de turistas nacionales y extranjeros; en ambas entidades federativas se cuenta con una amplia experiencia en competencias agropecuarias ya adquiridas y bajo estas fundamentales potencialidades, es posible afirmar que el agroturismo representa una estrategia factible para apoyar el desarrollo regional. En ambas regiones es posible disfrutar del paisaje agropecuario, recolección de hortalizas y de pitayas, vivir la ordeña y crianza de ganado bovino, y caprino, la elaboración de sus quesos, paseos a caballo, elaboración de embutidos, pasteles y payes de frutillas, bebidas naturales de frutillas frescas y fermentadas, excursiones y recorridos por caminos y senderos, ascensos de montaña, campismo y aprendizaje en la elaboración de productos comestibles de corte artesanal, cosecha de nueces, naranjas, uvas, entre muchas otras actividades.

Desarrollar el potencial pesquero y acuacultural, tanto deportivo como productivo y comercial, también es de muy relevante consideración. Mejorar los ingresos de empresas agropecuarias participantes en actividades turísticas es una oportunidad fundamental dentro del marco del desarrollo económico. Vender y posicionar los productos agropecuarios de los ranchos es para cualquiera muy atractivo, sobre todo si el sector académico y gubernamental le ofrece su apoyo a las empresas agrícolas que les interese incursionar en el turismo. Con un poco más de visión, ambas regiones, con el desarrollo de sus actividades agroturísticas, podrían mejorar sus relaciones comerciales de la empresa con mercados nacional e internacional. Para el logro de éstos fines, el trabajo colaborativo ha resultado ser muy buena opción, tanto para proyectos productivos, gubernamentales como en la misma educación. Boavida & Da Ponte (2011) comentan que la colaboración no es un fin en sí mismo, pero sí un medio muy efectivo para alcanzar ciertos objetivos. Por eso, objetivos diferentes, perseguidos en condiciones diversas, exigen, naturalmente, formas de colaboración también muy diversas.

Lilianseg (2010), en un estudio de agroturismo realizado en Purranque, Chile, afirma que existen dos características del turismo en el espacios rurales: “La primera tiene relación con el potencial turístico del medio rural, asociado a que éste no exige que la región tenga atractivos naturales extraordinarios, sino que posea aspectos culturales bien desarrollados, una arquitectura apreciable, una gastronomía característica, que la población conserve sus hábitos y costumbres, tornando la zona interesante, como un todo. La

segunda, tiene que ver con la posibilidad de crear vínculos con otras actividades tales como la elaboración de alimentos caseros (panes, pasteles, quesos, cecinas, conservas, mermeladas, dulces, miel, etc.), los restaurantes de comidas típicas, la artesanía, los paseos (de carreta y/ o a caballo) y los senderos para caminatas ecológicas, entre otros”. El servicio de alojamiento en el turismo rural también representa una potencialidad de desarrollo; el alojamiento debe cumplir con ideas que se vendan: Seguridad, limpieza, sencillez, comodidad, atención, placer y tranquilidad, entre otras. Atractivos que sorprendan al turista y lo conduzcan a gozar, descansar, leer, pasear, sentir (degustar, mirar, oler, escuchar, tocar), admirar, imaginar, soñar, seducir, conversar, pensar, disfrutar, revivir, etc. (García, 2005).

Limitaciones: Éstas son de muchos tipos, pero destaca una falta de infraestructura comercial y de servicios, sobre todo en materia de capacitación gastronómica. La “identidad rural” es insuficiente, lo que dificultaría definir la misión agroturística por los ranchos en ambas regiones. De fundamental relevancia es la organización y comunicación entre actores y éstas son características ausentes, generalizadas entre ranchos o empresas que inician en los dos Estados. A este respecto, si las organizaciones se caracterizan por ser individualistas y jerárquicas, se hace extremadamente difícil realizar un proyecto colectivo. Es por ello que la estrategia de trabajo colaborativo en este tipo de proyectos es fundamental y muy prometedora (Boavida & Da Ponte, 2011).

CONCLUSIONES

De manera concluyente es posible afirmar que existen elementos suficientes que respaldan el gran potencial para la realización de proyectos de turismo agrícola en la región del noroeste mexicano. Para ello es necesario iniciar por acondicionar la infraestructura requerida en actividades comerciales para vender y posicionar los productos gastronómicos elaborados. Promover la diversificación de actividades productivas con el desarrollo agroturístico en la región no se puede lograr con el simple aprovechamiento de sus recursos. Dicho potencial solo se puede lograr con el desarrollo de capacidades (conocimientos, habilidades y actitudes) y con la participación activa de la comunidad en movilizar la mayor cantidad del potencial, orientado a satisfacer las necesidades o deseos de un mercado insatisfecho de turistas en éstas regiones agrícolas. Se recomienda adicionalmente capacitar en el idioma Inglés a las personas que participen en el agronegocio para mejorar las relaciones comerciales internacionales de la empresa.

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BIOGRAFIA

Luis Alberto Morales Zamorano, Doctor en Ciencias Administrativas, por el Instituto Politécnico Nacional; Profesor investigador definitivo, de la Facultad de Ingeniería y Negocios, San Quintín, de la Universidad Autónoma de Baja California; Líder del Cuerpo Académico "Agronegocios". Tel. (616) 165-39-39, Cel (646) 117-0515. Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920, Ejido Padre Kino, Ensenada, Baja California, México.

Lizzette Velasco Aulcy, Maestra en Contaduría, por la Universidad Autónoma de Baja California; Profesor investigador de la Facultad de Ingeniería y Negocios, San Quintín, de la Universidad Autónoma de Baja California; Miembro del Cuerpo Académico "Agronegocios". Tel. (616) 165-39-39, Cel (646) 117-0515. Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920, Ejido Padre Kino, Ensenada, Baja California, México.

Alma Lourdes Camacho García, Maestría en Administración. Profesor de Tiempo Completo. Universidad Autónoma de Baja California. Facultad de Ingeniería y Negocios San Quintín, Km. 180.2 Carretera Transpeninsular Ensenada-San Quintín C.P. 22920. Ejido Padre Kino, Ensenada, Baja California, México. Cel. (616) 113-63-42.

CONTRASTE DE OPINIONES EMPRESARIO-CLIENTE, EVALUANDO LA COMPETITIVIDAD DE COMERCIOS EN EL VALLE DE SAN QUINTÍN, B.C.

Fanny Yumayra Reyes Aceves, UABC-FINSQ
Lizzette Velasco Aulcy, UABC-FINSQ
Luis Alberto Morales Zamorano, UABC-FINSQ

RESUMEN

Álvarez (1997, citado por Chaves, 2004) define la competitividad cómo la capacidad que tiene una empresa para dominar su mercado (mayor participación) obtener utilidades y satisfacer a sus clientes. Este estudio está realizado en la región de San Quintín, un valle que actualmente está en crecimiento, desafortunadamente sus comercios han mostrado no estar preparados para tal despunte en la región. La investigación está centrada en los comercios del tipo supermercados ya que son los que actualmente han enfrentado competencia de nivel nacional. Como parte de un proyecto de investigación, se recabó información cuantitativa mediante la realización de cuestionarios tanto a los dueños como a los clientes de los supermercados en la región. El objetivo principal era conocer formalmente la opinión de ambas partes, con ambos puntos de vista se logró realizar un contraste de opiniones, identificando principalmente en que puntos coinciden y en que puntos difieren en cuanto a los servicios que el empresario dice ofrecer y los servicios que el cliente realmente recibe. Entre los hallazgos más importantes se encontró que los dueños no han pensado en la gravedad del problema, no están preparados para competir, no han proyectado sus comercios en un largo plazo, no tienen información de orientación al mercado y se pudo notar que los clientes tienen inconformidades que los dueños aún desconocen.

PALABRAS CLAVE: Supermercados, Competitividad y MIPYMES

CONTRAST OF EMPLOYER-CLIENT REVIEWS, ASSESSING THE COMPETITIVENESS OF BUSINESSES IN THE VALLEY OF SAN QUINTÍN, B.C.

ABSTRACT

Álvarez (1997, cited by Chaves, 2004) defines competitiveness as the ability of a company to dominate your market (greater market share) make profits and satisfy their customers. This study was conducted in the San Quintin valley which is currently growing, their businesses have shown unfortunately not prepared for such emergence in the region. The research is focused on the supermarket type shops as they are the ones who have actually faced competition nationally. As part of a research project, quantitative data was collected by conducting questionnaires to both owners and customers of supermarkets in the region. The main objective was to formally hear the views of both parties, both views was managed to perform a variety of opinions and identifying mainly to points coincide and at what points they differ in terms of services which the employer says it offers and services that the customer actually receives. Among the most important findings was found that the owners of supermarkets have not thought about the seriousness of the problem, are not prepared to compete have not projected their businesses in the long term, they have no information of market orientation and it was noted that customers have complaints that the owners still unknown.

JEL: M31, D03, R19

KEYWORDS: Supermarkets, competitiveness and MSMEs

INTRODUCCIÓN

López, Segobia y Beade (2013) abordan la forma en que los supermercados llegaron al mundo y a nuestro país. Estos autores explican que antes de los supermercados era necesario ir a distintos comercios para poder adquirir todos los productos del hogar diariamente, lo que era un recorrido al cual las mujeres de la casa debían invertir mucho tiempo. Según la investigación de estos autores el primer supermercado en México abrió sus puertas en 1958 (30 años después de iniciado este tipo de negocios en EE. UU.). A finales de los 80 y principio de los 90 fue cuando los supermercados se expandieron y se consolidaron como los vemos hasta hoy.

San Quintín al estar alejado de las ciudades se tardó un poco más en desarrollar estos sistemas para hacer las compras, sin embargo, en los 90 ya se contaba con supermercados propiedad de empresarios empíricos de la región. Este estudio se realizó porque se detectó que en la comunidad existían pocos comercios que cumplieran con las expectativas de los clientes. El hecho de que no existieran muchas opciones a elegir por los clientes, los obligaba a consumir en los negocios existentes. Actualmente se están estableciendo nuevos comercios que ofrecen mejores servicios, además de que tienen mayor oferta de productos y los comerciantes antiguos están comenzando a sentir la necesidad realizar mejoras en sus negocios para lograr la fidelidad de sus clientes. Analizando un poco lo que ha pasado en otras regiones con los comercios locales cuando las empresas grandes llegan a establecer sus supermercados, se pensó en la necesidad de conocer cuales son los puntos de vista de los clientes y de los empresarios en cuanto al servicio recibido y brindado respectivamente.

En esta trabajo se muestra un poco de aportaciones teóricas respecto a las micro, pequeñas y medianas empresas, el concepto de supermercado (ya que estos son los comercios objetivo), se muestra también una definición de competitividad y de ventaja competitiva. Posteriormente se hace un recuento de los pasos que se siguieron para poder llevar a cabo la investigación, después se presentan los resultados más relevantes y en la sección final se concluye cuales fueron los hallazgos encontrados más importantes. El objetivo de esta parte de la investigación es mostrar las diferencias o similitudes de opiniones entre clientes y empresarios respecto a los productos y servicios que ofrecen los supermercados de la región.

REVISIÓN DE LITERATURA

La Small Business Administration (SBA), citado por (Guillen & Pomar, 2005, p. 13) define a la pequeña empresa (PE) como “aquella que posee el dueño en plena libertad, manejada autónomamente y que no es dominante en la rama que opera”. Hay distintas maneras de clasificar a las empresas para determinar cuál es su tamaño, normalmente se clasifican en base al número de empleados, según el Diario Oficial de la Federación (DOF) del día 18 de enero de 2012, se clasifican de la siguiente manera:

Tabla 1: Clasificación de las empresas

Sector/Tamaño	Estratificación Por Número de Trabajadores		
	Industria	Comercio	Servicios
Micro	0-10	0-10	0-10
Pequeña	11-50	11-30	11-50
Mediana	51-250	31-100	51-100

Fuente: Diario oficial de la federación, 2012.

Una de las formas más sencillas y cualitativa de clasificar a las pequeñas empresas es la del Comité Bolton de Gran Bretaña en Suárez, (2003, citado por Martínez, 2012) que se basa en los siguientes puntos:

En términos económicos posee una parte relativamente pequeña de su mercado.

En términos de control de la propiedad está dirigida por sus propietarios de una manera personalizada, tendiente a la no mediación de profesionales.

En términos de su independencia en el sentido de no formar parte de un consorcio, de manera que los propietarios son completamente responsables de su desarrollo.

Zeballos (2003) resalta la importancia de las micro, pequeñas y medianas empresas (MIPYMES) como generadoras de empleo y promotoras de avances en la economía de un país. Las MIPYMES tienen gran relevancia pues aportan el mayor número de unidades económicas y personal ocupado (pro México, 2013). De esta información surge la necesidad de fortalecer su desempeño, al coincidir que de manera global son fundamentales para las economías nacionales (INEGI, 2009). Las MIPYMES, son prácticamente la columna vertebral de la economía mexicana tanto por los acuerdos comerciales que ha tenido el país actualmente como por su gran impacto en la generación de empleos y en la producción de la nación (pro México, 2013). Según datos del Instituto Nacional de Estadística y Geografía (INEGI, 2010), en el país existen alrededor de 4 millones 15 mil unidades empresariales, de esta cantidad el 99.8% son pequeñas y medianas empresas y generan el 52% del Producto Interno Bruto (PIB) y 72% del empleo nacional. Sin embargo, las MIPYMES no son ajenas a las amenazas del entorno que en determinado momento pueden limitar su desempeño (Benacek, 1995).

Un supermercado es aquel establecimiento que tiene como principal finalidad acercar a los consumidores una importante variedad de productos de diversas marcas, precios y estilos. A diferencia de lo que sucede con gran parte de los negocios, un supermercado se caracteriza por exponer estos productos al alcance de los consumidores, quienes recurren al sistema de autoservicio y abonan la cantidad de productos elegidos al final en la zona de cajas (ABC, 2013). López et al., (2013) explican que generalmente los supermercados tienen una extensión desde los 500 hasta los 4,500m². Ofrecen principalmente productos de abarrotes y perecederos (refrescos, botanas, cigarros, lácteos, cerveza, abarrotes, congelados, productos de limpieza, vinos y licores, entre otros). Y generalmente los servicios que ofrecen son farmacia, fotografía, revelado fotográfico y algún otro. Competitividad es la capacidad para colocar productos en un mercado, con oportunidad, al mejor precio, con calidad y con el mejor diseño, para ganar la preferencia de los consumidores (Carcoba, 1991, citado por Chávez, 2004).

Por su parte Porter (2006) asegura que una empresa tiene ventajas competitivas sobre la competencia cuando su rentabilidad está por encima de la rentabilidad media de las actividades según el sector en el que se encuentra. Para que realmente sea efectiva debe ser difícil de imitar, única, posible de mantener, superior a la competencia y que se pueda utilizar ante los distintos cambios que pueden suscitarse en el entorno. También Hill & Jones (2005) están de acuerdo que sostener una ventaja competitiva es cuando una organización tiene una rentabilidad superior a la

del promedio de todas las empresas del giro industrial al que pertenecen y que esta ventaja competitiva es sostenible cuando se es capaz de mantenerse superior al promedio al rendimiento durante varios años.

METODOLOGÍA

Esta investigación se realizó en el Valle de San Quintín. Este lugar se encuentra en el Estado de Baja California. San Quintín está localizado dentro del área del municipio de Ensenada, a 78 km del sur de la cabecera Municipal. En la región predominan algunas de las actividades primarias como lo es la agricultura, ganadería y acuicultura. Sin embargo, en el Valle de San Quintín existen muchos tipos de negocios del área

comercial. Ésta investigación se centra en los supermercados que están ubicados desde el Poblado de Camalú hasta la Colonia Lázaro Cárdenas, quedando estos dentro del Valle de San Quintín.

Las empresas que fueron consideradas cubren tres características primordiales, la primera es que todas son denominadas supermercados es decir: Aquel establecimiento que tiene como principal finalidad acercar a los consumidores una importante variedad de productos de diversas marcas, precios y estilos. A diferencia de lo que sucede con gran parte de los negocios, un supermercado se caracteriza por exponer estos productos al alcance de los consumidores, quienes recurren al sistema de autoservicio y abonan la cantidad de productos elegidos al final en la zona de cajas (ABC, 2013). La segunda característica para seleccionar la muestra fue su giro o actividad, todos los seleccionados se dedican a: La comercialización y venta de todo tipo de productos alimenticios, así como productos de perfumería, ropa y enseres para el hogar.” La última característica es que debían tener al menos 3 empleados.

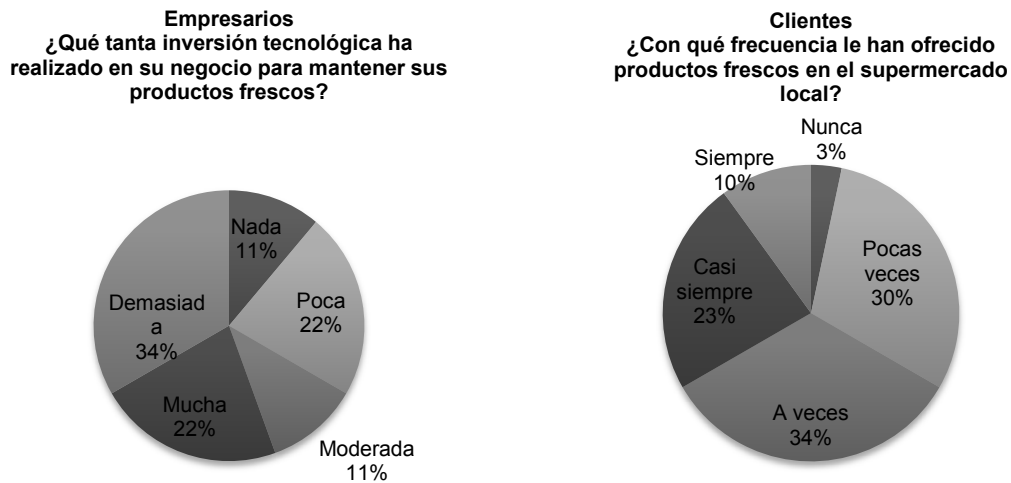
Según lo explicado por Hernández, Fernández y Baptista (2006) la investigación se llevó a cabo con un diseño no experimental transeccional ya que los datos utilizados fueron recolectados en un tiempo único. El instrumento de investigación utilizado fue el cuestionario. Se diseñó un cuestionario para empresarios y un formato distinto para clientes. El cuestionario de empresarios consta de 52 preguntas cerradas y el de clientes consta de 47, en ambos instrumentos se utilizó una escala tipo Likert para poder medir las respuestas de los encuestados. Esta escala consiste en cinco opciones de respuesta a elegir las cuales están ponderadas de manera que se logre medir el indicador (Méndez & Peña, 2007). La información recabada se introdujo en una base de datos en el Statistical Package for the Social Sciences (SPSS). Con la ayuda de este programa se realizaron diferentes cálculos estadísticos que ayudaron a codificar dicha información para poder graficar, describir los resultados y también discutirlos e interpretarlos.

RESULTADOS

Se encontró que el 34% de los empresarios dijo realizar demasiadas inversiones en tecnología para mantener frescos los productos. Cuando sólo el 10% de los clientes asegura que los productos están frescos en el mercado de su preferencia. El 46% de clientes contestó que está frecuentemente satisfecho con los productos y servicios al momento de realizar compras. Lo que nos dice que por una parte los empresarios consideran que invierten mucho en tecnología para que el producto este presentable y los clientes consideran que los productos que compran no están en excelentes condiciones. Entre los resultados se observa que el 16% de empresarios mencionó nunca haber realizado cambios en su supermercado por la llegada de algún competidor, mientras que otro 17% también dijo que si lo hace frecuentemente. Por su parte el 72% de los clientes considera que los empresarios si han realizado cambios en sus empresas con la llegada de algunos competidores de la misma forma consideran que esos cambios no son suficientes. Lo más relevante de esta parte es que el 37% de los clientes dicen que los empresarios locales si han realizado cambios y expresaron que debido a esos cambios es que han continuado siendo clientes del antiguo supermercado.

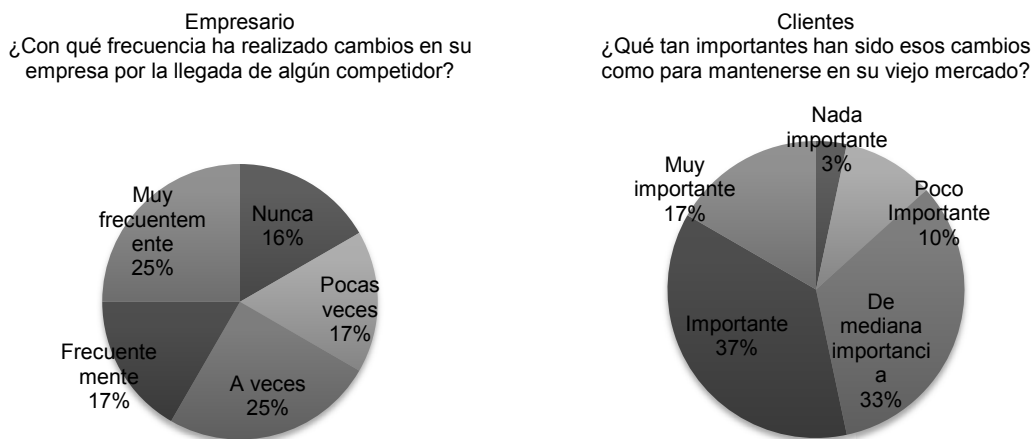
Se observa que el 22% de los empresarios dijeron que nunca imparten platicas de inducción orientadas al servicio de clientes. A los clientes se les preguntó qué tan eficiente es la información que les brindan los empleados cuando tienen alguna duda en los supermercados que frecuentan y el 29% dijo que es normal o regular, lo que significa que no los dejan del todo satisfechos mientras que el 39% dijo que era eficiente y sólo el 10% expresó que era muy eficiente.

Figura 1: Percepción de Empresarios y Clientes Respecto a Inversiones Tecnológicas Para Mantener los Productos Frescos



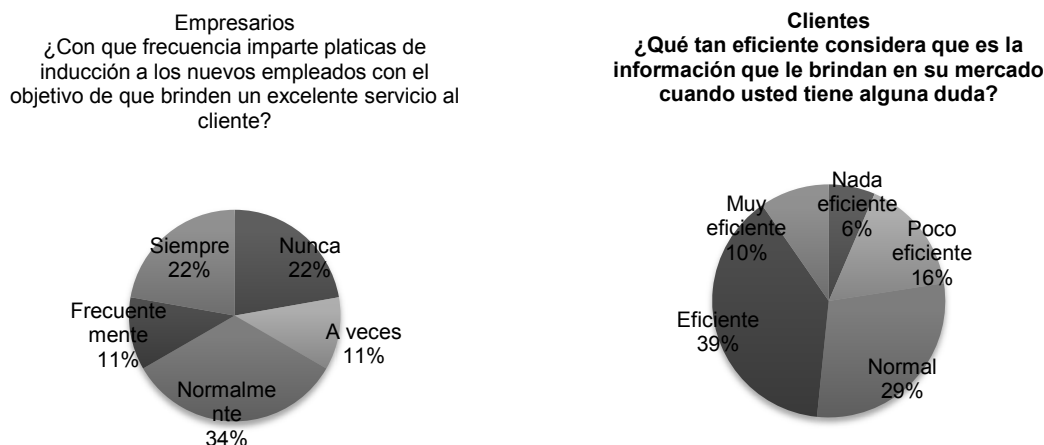
En estas figuras se muestran los puntos de vista de los empresarios y los clientes respecto a las inversiones tecnológicas para mantener los productos frescos.

Figura 2: Percepción y Clientes Respecto a Cambios Realizados En Supermercados



competidores y por la parte de los clientes la importancia de estos cambios, es decir, si gracias a esos cambios han preferido al comerciante local. En estas figuras se puede observar la frecuencia de cambios realizados por los comerciantes locales después de la llegada de los

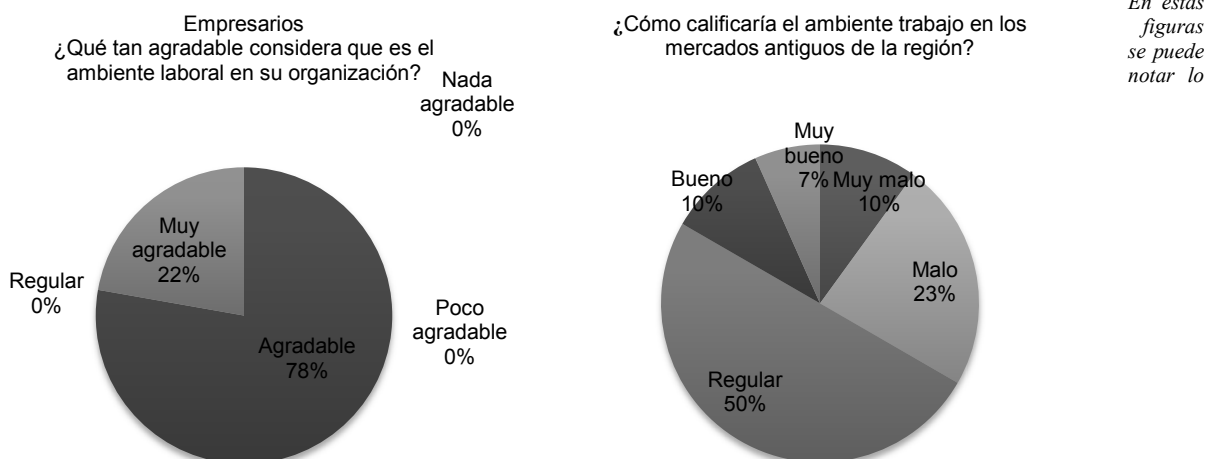
Figura 3: Percepción de Empresarios y Clientes Respecto a la Preparación de los Empleados



En estas figuras se puede observar la frecuencia de las platicas de inducción que los empresarios dan a sus clientes y el contraste con la eficiencia de los empleados hacia los clientes.

El 78% de empresarios considera que el ambiente en su supermercado es agradable. EL 50% de los clientes dicen que el ambiente de los supermercados locales es regular, solo el 10% de clientes lo considera muy bueno. Por lo tanto aquí también tenemos una diferencia en las percepciones de ambas partes, los clientes perciben un ambiente no del todo agradable cuando están realizando sus compras.

Figura 4: Percepción de Empresarios y Clientes Respecto al Ambiente Laboral En los Supermercados



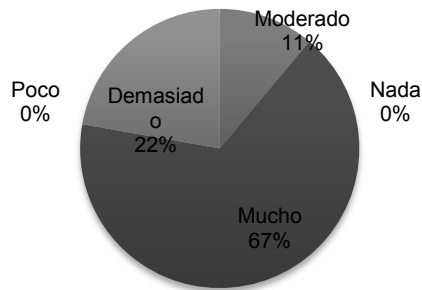
agradable que consideran los empresarios su ambiente laboral y como lo perciben los clientes.

Se puede corroborar también que el 67% de los empresarios dijo que considera que sabe mucho sobre los precios que están dispuestos a pagar sus clientes por los productos que consumen. Sin embargo, se sabe que muchos clientes van a los supermercados nuevos porque ahí pueden encontrar productos que en los antiguos no les ofrecen. Esto se puede comprobar cuando a los clientes se les preguntó si ellos consideran que los dueños del supermercado de su confianza conocen los productos que les gusta comprar y sólo el 14% dijo que si saben y tienen siempre todos los productos. EL 46% de clientes dice que casi siempre queda satisfecho con las compras que realiza y un 30% dice que solo a veces está satisfecho con las compras que

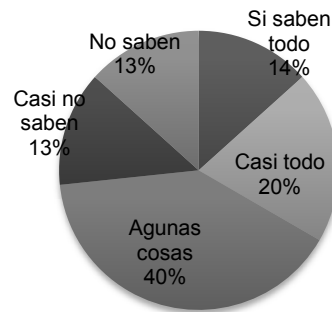
realiza.

Figura 5: Percepción de Empresarios y Clientes Respecto a Conocimiento del Cliente Por Parte de los Supermercados

Empresario
¿Qué Tanto Considera Que Sabe Sobre Los Precios Que Están Dispuesto A Pagar Sus Clientes Por Los Productos Que Consumen?



¿Considera Que En Su Mercado Saben Bien Que Productos Son Los Que Usted Compra Con Frecuencia?



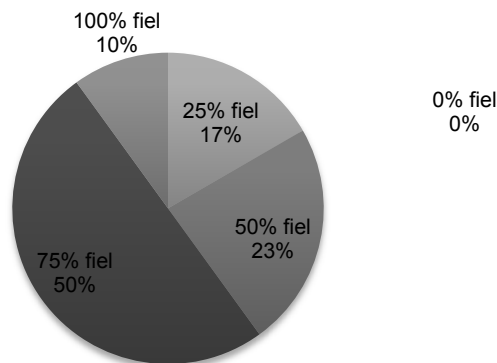
En estas

figuras se puede observar que la mayoría de los empresarios consideran que conocen la capacidad económica de sus clientes, asumiendo que los conocen muy bien y como los clientes manifiestan que no los conocen del todo.

Por último, como punto importante se resalta que sólo el 10% de clientes considera que le es 100% fiel a su supermercado.

Figura 6: Percepción de Clientes

Clientes
¿Qué Porcentaje De Fidelidad Considera Que Tiene A Su Mercado Principal?



Esta imagen muestra la fidelidad que los clientes consideran han generado hacia los supermercados locales.

CONCLUSIONES

Algunos empresarios (los que están ubicados relativamente cerca de la reciente competencia) expresaron que notaron cambios solo algunas semanas (que fue el tiempo que duró la novedad) y después todo casi volvió a la normalidad, lo que los tranquilizó. Sin embargo, ellos no se han concientizado en que la región

está creciendo y cada vez tendrán más competencia. Esta nueva competencia vendrá preparada, vendrá con personal capacitado para ganar sus clientes y el hecho de que en la zona no se tenga una cultura orientada al mercado beneficiará a las empresas foráneas, afectando a los empresarios de la comunidad. En el presente trabajo se encontró que algunos de los clientes no tienen idea de los servicios que los supermercados pudieran ofrecer, pues nunca han tenido la experiencia de acudir a supermercados grandes situados en lugares fuera de este valle. Sin embargo, si reflejaron su insatisfacción ante los servicios recibidos.

Los clientes expresaron que si han modificado sus rutinas de compra y ahora generalmente visitan un supermercado local y uno nuevo (competencia nacional) para complementar las compras de artículos básicos en los hogares. Por su parte los empresarios no están capacitados para ofrecer servicios que empresas más grandes ofrecen, no saben que existen opciones que les puedan ayudar a generar ventajas competitivas y que no necesariamente deberán realizar grandes inversiones para obtener buenos resultados. Cuando se contrastaron opiniones se pudo notar que los clientes tienen inconformidades y que los empresarios desconocen el sentir de los clientes. Por su parte, los empresarios sienten que todo está bien. Los empresarios están confiados, en una gran zona de confort en la que con el mínimo o nulo esfuerzo pretenden obtener grandes beneficios, esto no les permite visualizar el futuro competitivo que se aproxima a la región.

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Fanny Yumayra Reyes Aceves es maestra en Administración, profesora de la Facultad de Ingeniería y Negocios San Quintín. Tel. (616) 165-39-39, Fax. (616) 165-17-25 Carretera Trans peninsular Km. 180 Ejido Padre Kino, Ensenada, Baja California, México. Se puede contactar en el Correo electrónico

Lizzette Velasco Aulcy es maestra en Contaduría, profesora investigador de la Facultad de Ingeniería y Negocios San Quintín Tel. (616) 165-39-39, Fax. (616) 165-17-25 Carretera Trans peninsular Km. 180 Ejido Padre Kino, Ensenada, Baja California, México. Se puede contactar en el Correo electrónico

Luis Alberto Morales Zamorano es doctor en Administración, profesor investigador de la Facultad de Ingeniería y Negocios San Quintín Tel. (616) 165-39-39, Fax. (616) 165-17-25 Carretera Trans peninsular Km. 180 Ejido Padre Kino, Ensenada, Baja California, México. Se puede contactar en el Correo electrónico

CAPITAL HUMANO, CONDICIÓN INDISPENSABLE PARA LA EVALUACIÓN DEL DESEMPEÑO DE LA ADMINISTRACIÓN PÚBLICA MUNICIPAL

Ana Luz Ramos Soto, Universidad Autónoma “Benito Juárez” de Oaxaca
Ramiro Jarquín Martínez, Universidad Autónoma, “Benito Juárez” de Oaxaca

RESUMEN

El presente trabajo de investigación tuvo como objetivo principal: identificar si el capital humano es una condición indispensable para la evaluación del desempeño en la administración pública municipal; para lograr dicho objetivo, se analizó en primera instancia el capital humano de acuerdo modelo de Gratton y Ghoshal, la metodología aplicada fue la aplicación de un cuestionario a las autoridades municipales de Santo Domingo Tomaltepec, Oaxaca, una vez que los datos fueron recabados, éstos fueron procesados en el programa SPSS 19, para llevar el análisis correspondiente para operacionalizar las variables y posteriormente, llevar a cabo un análisis mediante la correlación de Pearson para determinar la relación entre capital humano y el impacto que estos tienen al momento de llevar a cabo la evaluación de la administración pública municipal. Finalmente se aceptó la hipótesis de investigación que cita: Existe una correlación positiva alta entre el capital humano y la evaluación al desempeño en la administración pública municipal; donde los gobernados le dan una calificación de 7.4

PALABRAS CLAVE: Administración, Municipio, Sistema Normativo Interno

HUMAN CAPITAL, AN ESSENTIAL CONDITION TO THE PERFORMACE EVALUATION OF THE MUNICIPAL PUBLIC ADMINISTRATION

ABSTRACT

The present research work had as a main objective, to identify if the human capital is an essential condition to the performance evaluation of the Municipal Public Administration. To get this objective, the human capital was analyzed, in first instance, acoording to the Gratton and Goshal Model. The applied methodology was a questionnaire filled out by the Municipal authorities of Santo Domingo Tomaltepec, Oaxaca. The results were processed in the SSPS 19 Program to opérate the variables, and after that to carry out an analysis throug the Pearson co-relation to determine the relation between the human capital and the impact that they have at the momento of carrying out the evaluation of the Municipal Public Administration. Finally, the research hypothesis was accepted and cites: There is a high positive co-relation between capital human and performance evaluation in the Municipal Public Administration, where the governed people give a score of 7.4

JEL: H7

KEY WORDS: Administration, Municipality, Intern Regulatory System

INTRODUCCIÓN

La tendencia en los nuevos modelos de administración pública y la medición del sistema de evaluación al desempeño, encuentra una particular incidencia en la gestión gubernamental cuyo fin único y último es la

prestación de servicios al ciudadano; por lo que la investigación titulada Capital Humano, condición indispensable para la evaluación del desempeño de la Administración Pública Municipal, tiene como objetivo general identificar si el capital humano es una condición indispensable para la evaluación del desempeño en la administración pública municipal; la hipótesis que guio el trabajo de investigación fue que existe una correlación positiva alta entre el capital humano y la evaluación al desempeño en la administración pública municipal, por lo que el trabajo está dividido en cuatro apartados, la primera parte describe el marco teórico terminando con el modelo causal; la segunda parte detalla la metodología de la investigación cuyo diseño fue mixto; se describen los resultados y las conclusiones de la investigación, detallando el logro de los objetivos planteados en la investigación y la respuesta la hipótesis de investigación.

REVISIÓN LITERARIA

Los tres conceptos que están vinculados al capital humano, mismo que se completará con la propuesta integradora de capital humano de (Gratton & Ghoshal, 2003) son: el social, intelectual y el humano. Según Byars & Rue (1996), la Evaluación del Desempeño o Evaluación de resultados es un proceso destinado a determinar y comunicar a los empleados la forma en que están desempeñando su trabajo y, en principio a elaborar planes de mejora. Para Chiavenato (1995), es un sistema de apreciación del desempeño del individuo en el cargo y de su potencial de desarrollo. Este autor plantea la Evaluación del Desempeño como una técnica de dirección imprescindible en la actividad administrativa. Harper & Lynch (1992), plantean que es una técnica o procedimiento que pretende apreciar, de la forma más sistemática y objetiva posible, el rendimiento de los empleados de una organización. Esta evaluación se realiza en base a los objetivos planteados, las responsabilidades asumidas y las características personales. Analizando dichos conceptos, se tiene que la esencia de cualquier sistema de evaluación del desempeño, es realizar una valoración lo más objetiva posible acerca de la actuación y de los resultados obtenidos por la persona en el desempeño de su trabajo diario; poniéndose de manifiesto la óptica de la evaluación, la cual pudiera decirse tiene carácter histórico (hacia atrás) y prospectivo (hacia delante), y que pretende integrar en mayor grado los objetivos organizacionales con los individuales. Dentro de la organización las evaluaciones cubren varios propósitos. Es criterio de autores tales como Harper & Lynch (1992), Chiavenato (1995), Sikula (1989) y Byars (1996) que cuando los sistemas de evaluación del desempeño están bien planteados, coordinados y desarrollados, normalmente trae beneficios a corto, mediano y largo plazo para el individuo, el jefe, la empresa y la sociedad. En el proceso de modernización de los municipios, la planeación debe ser considerada como una condición necesaria, en las dimensiones social, económica y política.

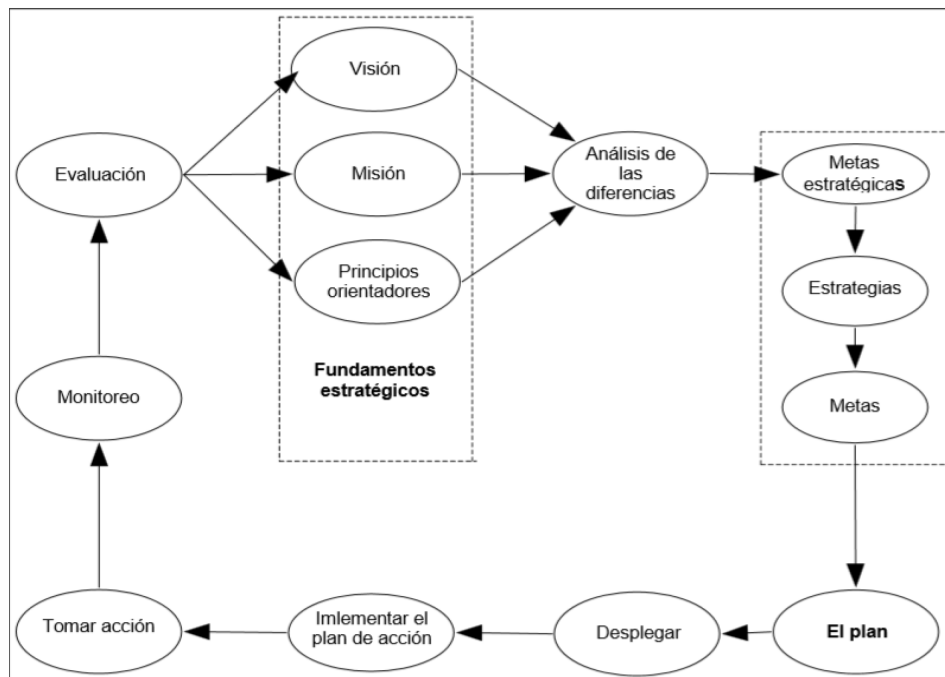
(Montes de Oca Navas, 1996), menciona que la planeación de ahora, debe ser para el mejoramiento de la calidad de vida de la democracia, no una planeación de gabinete, ni cupular. Debe partirse de la base de la pirámide estructural de la sociedad y con la orientación de los planes hacia una política de desarrollo. Se deben hacer los procesos de gestión y rendición de cuentas de manera transparente, de tal manera que se justifiquen los gastos, y que además los propios ciudadanos conozcan con detalle las intenciones, objetivos, programas, procedimientos y los demás elementos de la gestión pública para sancionarlos, orientarlos, sustentarlos y exigirlos. (Merino Mañón, 2001), hace referencia que la rendición de cuentas oportuna, suficiente y competente (accountability) es el instrumento democrático más efectivo para presionar a la gestión pública a optimizar el uso de los recursos (escrutinio) y para obtener la respuesta de los ciudadanos (electores) a sus ofertas políticas y de gestión es, sin duda, un elemento sustancial para la democracia. La planeación estratégica aplicada a los municipios es un instrumento adecuado y debe emplearse para salvaguardar los intereses, sobre todo en zonas tradicionalmente olvidadas de los municipios, con la finalidad de solucionar problemas que le preocupan a la gente y para responsabilizar el aparato administrativo dentro de su gestión.

(Doger Guerrero, 2004), indica que es necesario invertir en las personas, en las comunidades y en el medio ambiente. Dicha inversión debe incluir a toda la gente, buscando construir escenarios futuros acordes a las

necesidades de los ciudadanos. En su libro *Servicios Públicos Municipales* comenta que tener un sistema democrático fortalece la transparencia y que esto ayuda al desarrollo institucional de los municipios. Que los costos de corrupción no son solamente de carácter económico, sino esencialmente éticos y sociales, y se debe buscar una participación ciudadana con la finalidad de detectar oportunamente los problemas del municipio, para que conjuntamente la sociedad y las instancias administrativas den respuesta inmediata, fortaleciendo la gestión municipal utilizando la planeación estratégica con participación social. Los retos actuales y del porvenir exigen a hombres y mujeres construir un nuevo municipio como espacio de convivencia productiva, a partir de la visión dinámica del desarrollo económico-social sustentada en un marco social, económica y política que sea la expresión de una aspiración trascendental de hombres y mujeres del pueblo mexicano (Doger Guerrero, 2004). La planeación estratégica debe tomar en cuenta la Infraestructura Urbana a mediano y largo plazo para ofrecer condiciones de vida adecuada para sus habitantes como son, entre otros, las redes de distribución de agua potable y alcantarillado, alumbrado público, espacios de recreación y elementos de ornato.

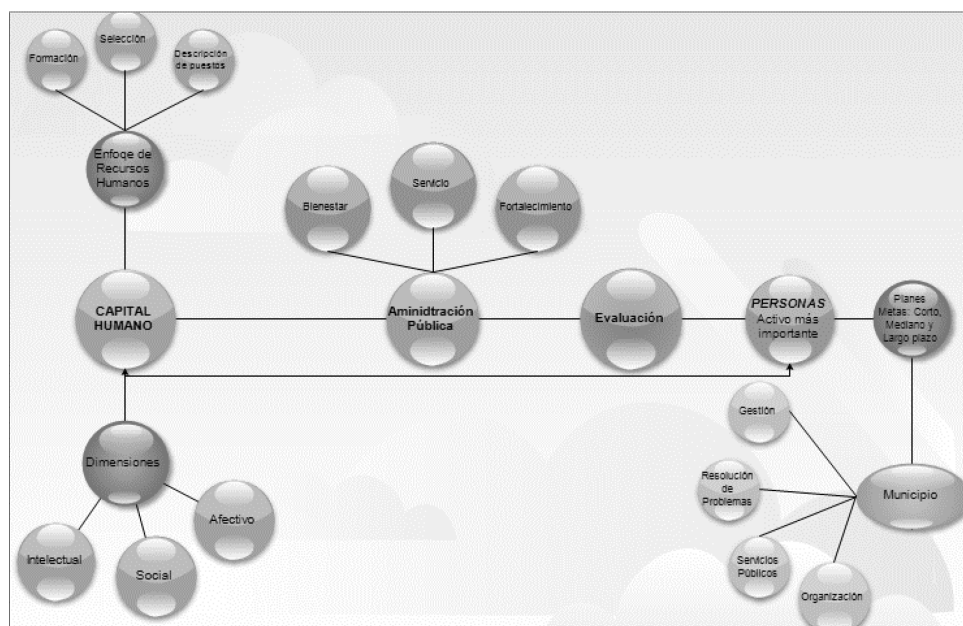
Estos elementos forman parte del soporte físico sobre el cual se puede dar el crecimiento de los centros de población de manera ordenada: redes eléctricas, calles y banquetas, redes telefónicas y plazas públicas (INAP, Administración y reglamentación del desarrollo urbano municipal: Guía Técnica 8, 1993). Los retos que enfrentan los municipios debido a los grandes cambios sociales, culturales, económicos, políticos, etc., deben generar planes que aseguren su modernización; nuestro país ha transitado hacia un perfil de un estado moderno, eficiente y competitivo, el reto de hoy es transitar hacia ayuntamientos modernos; pero sólo con ellos, los retos nacionales podrán enfrentarse con posibilidades de éxito en el futuro cercano (Montes de Oca Navas, 1996). El proceso de planeación puede ser implementado en el primer año de puesta en marcha, para obtener el sentido de cómo la planificación es conducida, y entonces enriquecerlo en los años posteriores con más fases y actividades, para asegurar una buena dirección y un buen cuerpo para organizaciones sin fines de lucro. La planificación generalmente es consumada por la administración del nivel superior. El proceso de planificación estratégica básica incluye (Arriagada, 2002):

Figura 1: Modelo de Planeación Estratégica



Fuente: Tomado de (Arriagada, 2002).

Figura 2: Modelo Causal



Fuente: Elaboración propia, con información del marco teórico.

De acuerdo a la figura anterior, el enfoque de recursos humanos está orientado a la descripción de puestos, selección y formación de los colaboradores; mismo que forman el capital humano de la organización, el cual está integrado de tres dimensiones: el capital intelectual, el capital social y el capital afectivo. Este capital, es quien le da vida y estructura a cualquier tipo de organización, incluyendo la Administración Pública, cuya función está basada principalmente en la búsqueda del bienestar y fortalecimiento de la ciudadanía a través de la gestión de servicios; asimismo, para valorar el impacto de estas gestiones, se recurre a la evaluación de quienes representan en su momento a la organización, es decir, a las personas que son el activo más importante de toda empresa; y que para poder desempeñar sus funciones, tendrán que planificar sus actividades y determinar sus metas a corto, mediano y largo plazo. Esta planificación, estará basada de acuerdo a las características y necesidades del municipio, quien transformará esas acciones en gestión de servicios, organización de sus actividades, resolución de conflictos y brindar los servicios públicos necesarios para el bienestar de la población.

METODOLOGÍA

La investigación tuvo un diseño mixto, conformado por un estudio cuantitativo-cualitativo no experimental de tipo longitudinal de tendencia, la cual se realiza sin manipular deliberadamente variables mediante la recolección de datos a través del tiempo en unos puntos o periodos, para hacer inferencia respecto al cambio, sus determinantes, consecuencias y relaciones entre ellas (Hernández, 2006). La hipótesis de la investigación es una hipótesis correlacional bivariada parcialmente explicativa, ya que la evaluación al desempeño de la administración pública municipal depende del capital humano de las autoridades municipales. La investigación para comprobar la hipótesis se basó en la técnica de investigación cualitativa y cuantitativa. Las técnicas de investigación cualitativa fueron: análisis de información bibliográfica y entrevistas. Análisis de fuentes secundarias; recopilación bibliográfica que señale el enfoque, estrategias metodológicas y evaluación del desempeño de la administración pública del Municipio de Santo Domingo Tomaltepec. La técnica de investigación cuantitativa se basó en un cuestionario aplicado a los autoridades municipales para calificar el capital humano de las autoridades municipales, de igual manera para la evaluación del desempeño de la administración pública se aplicó una muestra piloto a 50 habitantes del municipio para operacionalizar las variables de investigación. Se evaluó el desempeño de la administración

pública y el capital humano teniendo como actores principales del H. Ayuntamiento y la sociedad. Para medir el capital humano se aplicó un cuestionario a los integrantes del H. Ayuntamiento, donde se integran 25 indicadores: nivel educativo, capacitación, tipo de gobierno, fuentes de ingresos, situación municipal, migración, potencialidades municipales, cuotas que cobrar, etc. Con los datos obtenidos se generó una matriz de datos y se archivó, en el cual se nombraron los datos codificados en valores numéricos, para generar las bases de datos para utilizar el programa estadísticos SPSS versión 19.

RESULTADOS

La matriz de componentes reflejó las saturaciones de cada variable en cada uno de los trece componentes, se aprecia que el primer componente está constituido por las variables que forman el componente llamado: *Actividades que desempeña la administración pública municipal* formado por los indicadores: escala (.454), cambios (.462), agua (.544), drenaje (.596), luz (.738), gestserv (.762), obrapub (.735), zona (502), negocio (.696), requisit (.436), estables (.544), tiempo (.598), otrompo(.555). El segundo componente recibe el nombre de: *Evaluación de la administración pública municipal* formado por los indicadores: califica (.534), servicio (.583), seguridad (.625), ley (.520), admini (.593), educa (.675), agua (.454), sermed (.640), cabmpal (.490), Gobierno (.421). El tercer componente recibe el nombre de: *Apreciación de los ciudadanos antes y después de la nueva administración* formado por los indicadores: esperar (.546), relación (.570), anterior (.636), ingreso (.417), situacio (.479), cambios (.471), drenaje (.471), Luz (.471), tiempo (.480).

El cuarto componente recibe el nombre de: *Calificación en la administración pública en el desarrollo económico del municipio* formado por los indicadores: califica (.628), cabmpal (.543), habita (.446), cuanto (.475), cuanto (.456), tiempo (502). El quinto componente recibe el nombre de: *Evaluación de la administración pública en el desarrollo empresarial* formado por los indicadores; califica (.486), cuanto (.584), cuanto (.574). El sexto componente recibe el nombre de: *Aprobación de la administración pública municipal a través de los usos y costumbres* formadas por los indicadores; labor (.402), ingreso (.465), particip (.486), zona (.482), cual (.471). El séptimo componente recibe el nombre de: *Evaluación de la administración pública municipal en seguridad* formado por los indicadores; servicio (.428), delito (.540), cuanto (.442), cuanto (.458). El octavo componente recibe el nombre de: *Evaluación de la administración pública municipal actual en la economía del municipio* formado por los indicadores; situación (.420), actual (.435), habita (.415). Los últimos cinco componentes: nueve, diez, once, doce y trece componentes reciben el nombre de: *Evaluación del desempeño del Honorable Ayuntamiento Municipal* formado por los indicadores; labor (.573), esperar (.424), escala (.429), miembro (.382). Resultados del análisis factorial se identificaron 13 componentes de la evaluación del desempeño de la administración pública municipal. Por lo que la hipótesis de investigación de que existe una correlación positiva alta entre el capital humano y la evaluación al desempeño en la administración pública municipal en el Municipio de Santo Domingo Tomaltepec Oaxaca, se acepta, dado que los resultados del análisis factorial, la población del municipio pudo evaluar el desempeño de la actual administración.

CONCLUSIONES

En respuesta a la pregunta de investigación ¿El capital humano es una condición indispensable para evaluar el desempeño de la administración pública municipal? Que los municipios que se rigen a través del sistema normativo interno, cuentan con capital humano que les permite desempeñar las actividades de la administración pública municipal; asimismo, los gobernados tienen la capacidad de evaluar el desempeño de dicha administración dado que el resultado de la prueba piloto aplicada a la muestra de la población del municipio permitió identificar trece componentes de la evaluación del desempeño de la administración pública municipal siendo estos: Actividades que desempeña la administración pública municipal, Evaluación de la administración pública municipal, Apreciación de los ciudadanos antes y después de la nueva administración, Calificación en la administración pública en el desarrollo económico del municipio, Evaluación de la administración pública en el desarrollo empresarial, Aprobación de la administración

pública municipal a través de los usos y costumbres, Evaluación de la administración pública municipal en seguridad, Evaluación de la administración pública municipal actual en la economía del municipio, y los últimos cinco componentes: nueve, diez, once, doce y trece reciben el nombre de: Evaluación del desempeño del Ayuntamiento. La investigación llevada a cabo logra el objetivo general de identificar si el capital humano es una condición indispensable para la evaluación del desempeño en la administración pública municipal, con los resultados obtenidos del cuestionario aplicado a los integrantes que forman el H. Ayuntamiento, se hace la observación que el capital humano de los mismos en formación académica es del 100% que saben leer y escribir, se cuenta también con capital intelectual, capital afectivo o emocional, de igual modo el capital relacional que menciona Viedma; ellos tienen la habilidad de organizarse para interactuar positivamente con los miembros de la comunidad y tener una interacción con agentes externos, de igual modo Casanova menciona el capital social que los integrantes de la administración municipal lo han obtenido a través del tiempo dado que han demostrado tener una influencia positiva en la población. Cuentan con un capital estructural donde se incluyen activos intangibles que les permite dar una forma de organización y de apoyarse coordinadamente en sus diferentes funciones, algo importante que se debe de tomar es la cultura que tiene el municipio unidad de análisis.

Dentro de los objetivos específicos, se logra el de elaborar un perfil socioeconómico, en el cual el municipio cuenta con un total de 2,790 habitantes con una tasa de crecimiento poblacional del 4.5%, dado que el municipio unidad de análisis se ubica en la zona conurbada de la ciudad de Oaxaca de Juárez, por lo que su cercanía a la ciudad, se reporta población flotante que se dedica a actividades terciarias en un 46%, quedando en segundo lugar el sector industrial con un 33% resaltando las actividades de panadería, se identifica también, que el municipio se encuentra en el grupo de alta marginación, ya que su población de 15 años o más reporta un 7.96% de analfabetismo; el 35.18% de su población de 15 años y más no tiene la primaria terminada; en las condiciones de la vivienda el 2.45% de las viviendas particulares habitadas no cuentan con drenaje ni excusado; el 3.16% de las viviendas habitadas sin energía eléctrica; el 27.59% sin agua entubada; 37.73% con algún nivel de hacinamiento; el 21.97% con piso de tierra. El 58.15% de la población ocupada se encuentra por debajo de la línea de pobreza dado que es la población que reporta recibir menos de dos salarios mínimos, el Producto Interno Bruto del municipio del año 2005 permitió conocer el ingreso per cápita de la población de \$49,669.00. El segundo objetivo específico se logra con la realización del modelo causal que permitió resumir las teorías del enfoque estratégico de recursos humanos al enfoque de capital humano, mismo que da vida y estructura a cualquier organización, mediante sus tres dimensiones: capital intelectual, capital social y capital afectivo; a través de los cuales se evalúan a los integrantes de las mismas para valorar el impacto de las gestiones que tienen a su cargo; dado que la unidad de análisis Municipio de Santo Domingo Tomaltepec se encontraron esos recursos humanos.

El modelo de Miller toma a la inteligencia y conocimientos con visión única como fuente de liderazgo a través del talento individual y el compartimiento de conocimiento; para llevar a cabo productos innovadores mediante un capital de renovación (propiedad intelectual e innovación en servicios) y un capital estructural (a través de procesos y documentación); y por último relaciones de alta integridad con colaboración, a través de un capital relacional. El modelo causal adopta la propuesta de capital humano de Gratton, el cual menciona que las personas cuentan con tres tipos de recursos: un capital intelectual, constituido por las habilidades, los conocimientos y la experiencia; un capital social, formado por la estructura y la calidad de las redes y relaciones que establece con su entorno; y un capital emocional, el cual está dado por la confianza y la valentía para actuar; estos tres recursos constituyen su capital humano individual.

La pirámide de Maslow nos permitió identificar la autorrealización, reconocimiento, afiliación, seguridad, fisiología, que son las necesidades superiores que se pudieron identificar en el área de estudio; dichas necesidades se activan una vez que se hayan satisfecho las necesidades inferiores y que por consiguiente la motivación como tal. El modelo teórico de acuerdo a la figura 2, retoma la planeación estratégica municipal para salvaguardar los intereses de la comunidad y solucionar los problemas que ésta enfrenta, para construir escenarios futuros acordes a las necesidades de los ciudadanos; la cual es importante para que la

administración pública dé como resultado el bienestar, servicio y fortalecimiento; el mismo modelo, toma en cuenta la evaluación que es la condición indispensable para el desempeño del administración pública municipal. El tercer objetivo específico se logra, primero operacionalizando las variables de la administración pública municipal que toma en cuenta: El nivel de aceptación del actual gobierno, la calificación del desempeño de la administración, Oportunidades y desarrollo, el bienestar familiar y expectativas, la seguridad pública, el estado de derecho y, la gestión municipal; de igual manera la operacionalización de las variables que midieron el capital humano las cuales fueron: Labor, Esperar, Escala, Calificación, Relación, Anterior, Ingreso, Situación, Servicio, Familia, Seguridad, Miembro, Delito, Ley, Paz, Participación, Cambios, Calificación, Administración, Educación, Agua, Drenaje, Luz, Servicios, Médicos, Gestión de los Servicios, Obras Públicas, Actual, Honorable Ayuntamiento Municipal, Gobierno, Zona, Cual, Habita, Negocio, Requisitos, Pagar, Cuánto, Establecimiento, Cuánto, Tiempo y Facilidades. El modelo de correlación de las variables permitió dar respuesta a la hipótesis de investigación que cita de la siguiente manera Existe una correlación positiva alta entre el capital humano y la evaluación al desempeño en la administración pública municipal, el método de comprobación fue el de componentes principales que dio como resultado una KMO (.608) y una significancia de .000 lo que indicó que era factible aplicar el análisis factorial. La tabla de comunalidades reflejó que la mejor variable explicada es el Ayuntamiento con 99.4%, el mismo modelo tuvo una varianza total explicada de 81.29% de que la variabilidad contenida en los datos era necesario extraer trece componentes que emitieron evaluar la administración pública municipal.

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Ana Luz Ramos Soto es Licenciada en Economía, con Maestría en Ciencias en Planificación de Empresas y Desarrollo Regional, cuenta con un Doctorado en Ciencias en Planificación de Empresas y Desarrollo Regional, estudios posdoctorales de Geografía Económica; es Profesor de Tiempo Completo de la FCA Facultad de Contaduría y Administración de la UABJO.

Ramiro Jarquín Martínez es Licenciado en Contaduría Pública, Maestría en Administración y Doctor en Ciencias de la Administración; es Profesor de Tiempo Completo de la FCA Facultad de Contaduría y Administración de la UABJO.

BONDADES DEL USO DE INTERNET EN EL FOMENTO DEL HÁBITO DE LA LECTURA DE COMPRENSIÓN EN LOS UNIVERSITARIOS DE LA LICENCIATURA EN CONTABILIDAD: UNA EXPERIENCIA PARA COMPARTIR

Gladys Hernández Romero, Universidad Juárez Autónoma de Tabasco

José Manuel Piña Gutiérrez, Universidad Juárez Autónoma de Tabasco

Nidia Hernández Romero, Universidad del Valle de México

RESUMEN

Hablar del empleo que de las tecnologías y en especial del internet hacen nuestros universitarios es algo común, ya que las ventajas que proporciona su uso como medio de información, como facilitador de las relaciones sociales y en general como instrumento de ocio son bien conocidas por ellos. Tomando en cuenta esta realidad, se decidió aprovechar estas bondades para fomentar en los alumnos de la Licenciatura en Contabilidad, la lectura de comprensión. El tema se aborda desde la línea de investigación de Innovación Tecnológica que cultivan los integrantes del grupo de Investigación Innovación Educativa en los Procesos de Enseñanza y de Aprendizaje, de la Universidad Juárez Autónoma de Tabasco. Al momento de administrar los instrumentos de medición diseñados para este trabajo, todos los participantes, alumnos de esta institución cursaban el primero, tercero o quinto ciclo de la Licenciatura en Contabilidad. El trabajo muestra evidencias de la manera en el que el uso de internet ha influido de manera positiva en el desarrollo de su gusto por la lectura de comprensión. Los resultados apuntan hacia el nacimiento de una nueva forma de estimular a los alumnos para lograr una buena comprensión lectora, facilitándose de esta forma la relación profesor alumno.

PALABRAS CLAVE: Nuevas Tecnologías, Contabilidad, Lectura, Relación Profesor Alumno

BENEFITS OF INTERNET USE IN THE PROMOTION OF READING COMPREHENSION'S HABITS IN THE UNIVERSITY STUDENTS OF ACCOUNTANT DEGREE: AN EXPERIENCE TO SHARE

ABSTRAC

Talking about the employment of technology and especially the internet, make our university students something common, since the advantages of its use as a means of information, as a facilitator of social relationships and in general as a means of entertainment are well known to them. Taking this into account, we decided to take advantage of these benefits to encourage students in the accountant degree, the reading comprehension. The topic is approached from the research of Technological Innovation in the group of Educational Innovation in the Education and Learning process, at the Universidad Juárez Autónoma de Tabasco. At the moment to apply the instruments designed for this study, all the participants (students) were studied in the first, third and fifth cycle of counting degree. This work shows evidences of the way in which Internet use has had a positive influence on the development of his taste for reading comprehension. The results point to the birth of a new way to encourage students to get a good reading, thus facilitating the student teacher relationship.

JEL: A22, I20, I21, I23

KEYWORDS: New Technologies, Accounting, Reading, Teacher Student Relationship

INTRODUCCIÓN

La incorporación de un medio tecnológico distinto al pizarrón clásico, puede ser un incentivo para el estudiante, que cansado de recibir clases a través de éste precisa un cambio. Las Instituciones de Educación Superior actualmente tienen un reto ante el cómo enseñar a sus alumnos que día con día incorporan el uso de la tecnología a su forma de vida. La inserción de estas nuevas tecnologías, en especial del internet a la vida de los universitarios, ha generado retos para el almacenaje, transmisión y recepción de los conocimientos, siendo una necesidad por parte del docente mantenerse actualizado en el tema. Las estrategias de Enseñanza-Aprendizaje en educación deben ser efectivas y asegurar la transmisión eficaz de lo que se enseña. (Blanco, Ornelas, Rodriguez, Viciano, y Zueck 2013).

Partiendo de lo anterior, la forma en la que los universitarios abordan la lectura sigue siendo un tema interesante a tratar, sobre todo porque ellos consideran el internet como una extensión de su cuerpo. El desarrollo de esta nueva tecnología de la información y la comunicación, ha supuesto un impacto de profundas dimensiones para la docencia, teniéndose la necesidad de realizar una gran transformación en los modelos educacionales que se han venido utilizando hasta el presente, además, en los entornos mediados por el internet (como es el caso de los universitarios tabasqueños), es necesario fortificar a los usuarios como potenciales sujetos de aprendizaje. (Fainholc, 2005). Este trabajo de investigación se llevó a cabo con la participación de 95 estudiantes de la licenciatura en Contabilidad, de la División Académica de Ciencias Económico Administrativas, perteneciente a la Universidad Juárez Autónoma de Tabasco, localizadas ambas en la Zona de la Cultura de Villahermosa Tabasco, México. En esta División Académica se ofertan también las licenciaturas en Administración, Economía, y Mercadotecnia. Cuenta con un total de 238 profesores, de los cuales 88 son mujeres y 150 son hombres.

Desarrollo

Actualmente el uso del internet está presente en todos los ámbitos académicos y la Universidad Juárez Autónoma de Tabasco no es la excepción, y su aplicación en este nivel se deja ver como una oportunidad para la innovación. Tomando en cuenta la importancia que tiene la lectura de comprensión en los universitarios y su reticencia a la lectura, se ideó una estrategia a fin de lograr que éstos la disfrutaran, y es que la variedad de formas utilizadas para representar y transmitir la información requiere de estudios que ayuden a explicar qué hacen los alumnos y qué aprenden mediante este tipo de prácticas, cómo desarrollan su función educativa y cómo establecen comunicación con sus pares. (Islas, Navarro, Ruiz, De la Torre, y Baltazar, 2013). Aprovechando que la presencia del internet en el aula ha implicado cambios en las modalidades de enseñar y de aprender, y procurando dar respuesta a las diferentes necesidades formativas donde los conocimientos, los tiempos, las características de los estudiantes y los recursos al alcance se entremezclan y configuran escenarios de formación a los que docentes y alumnos deben habituarse, se procedió a invitarlos a leer el material enviado por los profesores a través del internet a sus correos electrónicos y a la página del facebook creada para este fin, y es que es necesario propiciar lecturas no solo para acceder a obras producidas por otros y reflexionar acerca de ellas, sino también para producir otras nuevas. (Fainholc 2005).

Según lo expuesto por algunos de los participantes en este estudio, la lectura de comprensión realizada en el salón de clases y usando libros, les da sueño y se les dificulta el entenderla, recordemos que la actividad de leer es una operación eminentemente activa que requiere la capacidad de aprendizaje. (Fainholc, 2005). En este sentido, la comunicación entre los actores de los procesos de enseñanza y de aprendizaje toma una importancia relevante. Jordi Adell (2003) considera una caza del tesoro al hecho de incorporar el internet en el aula, ya que es una actividad además de didáctica, muy sencilla de emplear. Esta innovación no representa en ningún momento una alteración o modificación al modelo de enseñanza de la Universidad

Juárez Autónoma de Tabasco, ya que en el Plan de Desarrollo Institucional (2012) 2012-2016 queda asentado que es una institución en constante mejoría, comprometida con la sociedad a la que sirve y sustentada en su autonomía institucional y la libertad académica, que realiza notables esfuerzos para ampliar el acceso de los jóvenes y garantizar la calidad de sus servicios y de los productos de su quehacer académico, y es que la tecnología juega un papel importante en el aprendizaje porque proporciona una variedad de herramientas que el profesor puede utilizar. (Doménech, 1999)

METODOLOGÍA

Este trabajo de investigación se llevó a cabo con la participación de 95 estudiantes de la licenciatura en Contabilidad, de la División Académica de Ciencias Económico Administrativas, una de las once Divisiones Académicas que forman la Universidad Juárez Autónoma de Tabasco. Esta División Académica se encuentra localizada en la Zona de la Cultura en Villahermosa Tabasco, México; y en ella se ofertan además de la licenciatura en Contabilidad, las licenciaturas en Administración, en Mercadotecnia y en Economía. Actualmente su matrícula es de 3952 estudiantes distribuidos en las cuatro licenciaturas. Los instrumentos utilizados para la medición, fueron dos cuestionarios semiestructurados y aplicados en distintos momentos durante los meses de febrero a junio de 2014. El cuestionario de entrada consta de 25 preguntas de opción múltiple y sirvió para detectar a la población con las características que se requerían: estudiantes inscritos en el primero, tercero y quinto ciclo de la licenciatura en Contabilidad, y que fueran usuarios frecuentes del internet. En un segundo momento se administró un cuestionario con 10 preguntas semiestructuradas a estudiantes que respondieron afirmativamente al 70% de los reactivos de la encuesta de entrada. El estudio empírico, se basó en una muestra intencional o de conveniencia de 95 estudiantes de un total de 300, sin importar el género.

$N=300$ $S^2 = P(1 - P)$ y si suponemos que $P = 0.95$ entonces

$$S^2 = 0.95 (1 - 0.95) = 0.0475 \text{ y } V^2 = (Se)^2 \text{ cuadrado del error.}$$

Y el error estándar es $Se = 0.015$ lo determina el investigador teniendo los datos anteriores, por lo tanto el

tamaño de la muestra es:
$$n' = \frac{S^2}{V^2} = \frac{0.0475}{(0.015)^2} = \frac{0.0475}{0.000225} = 95$$

Los datos arrojados por el cuestionario de salida sirvieron de base para la elaboración del escrito que se presenta. Para la sistematización de los mismos, se utilizó el programa SPSS que arrojó las tablas necesarias para su posterior teorización. Las preguntas abiertas fueron analizadas mediante el análisis de narrativas, identificando las categorías centrales y vinculándolas con los datos duros. El estudio reporta aspectos relacionados con las siguientes categorías: gusto por la lectura, uso del internet, relación profesor-alumno.

CONCLUSIONES

Los datos arrojados en el estudio, confirman que los jóvenes estudiantes universitarios población objeto de estudio, han incorporado el internet a la mayor parte de sus actividades cotidianas. Para los estudiantes de hoy “hacer la tarea” puede alargarse el tiempo necesario sin que ello les cause preocupación alguna, dado que la actividad es intercalada con otros quehaceres, por lo que el espacio de tareas y recreación es el mismo, potencializado con los aparatos electrónicos necesarios para mantener una comunicación permanente. Los hábitos de los participantes en este estudio están mediados por la convivencia con la tecnología; el 100% cuenta con equipo en su domicilio, 98% de ellos realiza al menos tres tareas de manera

simultánea: chatear con sus amigos (varios a la vez), ver series de televisión y realizar actividades relacionadas con tareas escolares. Lo que supone una transformación física y simbólica de la realidad tal como la concebíamos hasta tiempos recientes. Ellos estuvieron a gusto con esta forma de trabajar en la que a partir del empleo de la tecnología, hacían sus tareas, considerando una forma entretenida y divertida de cumplir con sus deberes académicos. La mensajería instantánea como facebook, Youtube y Skipe son las aplicaciones más utilizadas por los universitarios, en segundo término se utiliza el correo electrónico por razones de tiempo y rapidez. Las redes sociales se han convertido en el vehículo principal para comunicarse con el mundo y a diferencia de quienes descalifican estas preferencias y las ligan con el desinterés y la indiferencia, los jóvenes han logrado hacer de esta herramienta la prolongación de su hábitat.

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Gladys Hernández Romero es Doctora en Educación. Profesora de tiempo completo en la Universidad Juárez Autónoma de Tabasco (México). Miembro desde 2012 del padrón estatal de investigadores, y desde 2013 del sistema estatal de investigadores. Acreditada durante el periodo comprendido entre junio 2013 y junio 2016 ante la Asociación Nacional de Facultades y Escuelas de Contabilidad y Administración.

José Manuel Piña Gutiérrez es Maestro en Administración por la Universidad Juárez Autónoma de Tabasco, Doctor en Administración por la Pacific Western University de California en los Estados Unidos de América. Actualmente es Presidente del Consejo Ciudadano del Premio Nacional de Periodismo A.C. Profesor de tiempo completo en la División Académica de Ciencias Económico Administrativas, perteneciente a la Universidad Juárez Autónoma de Tabasco.

Nidia Hernández Romero es Maestra en Literatura Latinoamericana Contemporánea. Profesora en la Universidad del Valle de México, Campus Lomas Verdes, desde 1990. Imparte la asignatura Competencias Lingüísticas. Ha participado como expositora en diversos foros y congresos nacionales e internacionales.

CONFLICTO DE NORMAS EN LA EMPRESA FAMILIAR: ESTUDIO DE CASO EN MONCLOVA, COAHUILA, MÉXICO

Yolanda Saldaña Contreras, Universidad Autónoma de Coahuila
Fernando Miguel Ruiz Díaz, Universidad Autónoma de Coahuila
Laura Leticia Gaona Tamez, Universidad Autónoma de Coahuila
Rosa Hilda Hernández Sandoval, Universidad Autónoma de Coahuila
Sandra Patricia de la Garza Cienfuegos, Universidad Autónoma de Coahuila
Daniela Guadalupe Jacobo Martínez, Universidad Autónoma de Coahuila

RESUMEN

Familia y empresa son dos sistemas que se rigen por normas diferentes. Este trabajo analiza y describe la forma en que las contradicciones existentes entre estas normas se manifiestan y generan conflictos en los procesos de selección de personal, remuneración, evaluación y capacitación de los recursos humanos en una empresa familiar. Se empleó el método de estudio de caso el cual consiste en la investigación empírica de un fenómeno contemporáneo, a través del enfoque cualitativo y dentro de su contexto de la vida real. Para este proyecto se eligió una empresa familiar denominada Ferretera Madero, S.A., ubicada entre dos ciudades conurbadas: Monclova y Frontera, Coahuila. Para asegurar la confiabilidad se procedió a la triangulación de diversas fuentes de información: investigación documental, entrevistas y cuestionarios. Los resultados obtenidos determinan la necesidad de establecer un equilibrio entre las demandas de la familia y la rentabilidad de la empresa. Esto con el fin de cumplir con las normas que rigen a la familia, sin violentar las normas que rigen la lógica empresarial.

PALABRAS CLAVES: Empresa Familiar, Conflicto de Normas

GUIDELINES CONFLICT IN THE FAMILY BUSINESS: CASE STUDY IN MONCLOVA, COAHUILA, MÉXICO

ABSTRACT

Family and enterprise are two systems that rule over under different sets of norms. This investigation analyses the way this divergence become apparent and generates conflicts in the processes of personnel selection, compensations, evaluation and training at the Human Resources department in a Family Enterprise. It was used the case study method which consists in the empirical research of a contemporary phenomenon, through a qualitative approach and within a real life context. For this project it was chosen a family business named Ferretera Madero, S.A. located between two adjacent cities: Monclova and Frontera, Coahuila. To assure the reliability it was made a triangulation of several information sources: documentary research, interviews and questionnaires. The results obtained determine the need to establish a balance between the family demands and the business profitability. This with the aim to comply with the rules that govern the family, without distorting the rules that regulates the business logic.

JEL: M1, M10, M100

KEYWORDS: Family Business, and Guidelines Conflict

INTRODUCCIÓN

Una de las características más importantes de cualquier grupo en la sociedad es la creación de sus propias normas. Para que una persona sea admitida y permanezca en un grupo, el individuo debe aceptar y comportarse de acuerdo con dichas normas. No cumplir con estas conlleva el riesgo de ser criticado, amonestado y en algunos casos, rechazado. Definimos la norma como una línea de conducta, un patrón aceptable de comportamiento para las personas en un grupo social. Son un conjunto de reglas que indican a las personas lo que deben hacer o no ante determinada situación, pero también lo que se espera ellas (Gross, M. 2009). Una vez que las normas han sido establecidas y aceptadas, estas influyen en el comportamiento de los individuos, sin que sea necesario ejercer un control sobre éstos.

Sin embargo, las normas pueden entrar en conflicto, por ejemplo, en una empresa familiar. Uno de los aspectos en que los sistemas familiar y empresarial son notablemente contradictorios entre sí tiene que ver con las normas que rigen el comportamiento del individuo en la familia y las normas que rigen su comportamiento en la empresa. Es decir, lo que se espera de un individuo de acuerdo con las normas familiares es opuesto a lo que se espera de ese mismo individuo según los principios de la organización (Gross, M. 2009). Por ejemplo, una norma que prevalece en la familia es brindar protección y apoyo incondicional hacia sus miembros. En una empresa, el apoyo es condicionado y está en función de los objetivos logrados y de la contribución de cada individuo. En una empresa no familiar, cumplir con las normas organizacionales no representa ningún conflicto. Si un empleado no cumple con las normas de la organización este puede ser despedido sin que se dañen los lazos afectivos entre la familia del trabajador y el dueño de la empresa. Sin embargo, en una empresa familiar el director o dueño enfrenta el dilema de responder a las demandas de la familia para cumplir con sus respectivas normas o bien, sacrificar a la familia con el fin de mantener la rentabilidad y competitividad de la empresa.

Esta investigación surgió de la necesidad de dar respuesta a la siguiente pregunta de investigación: ¿Cómo se manifiesta en una empresa familiar el conflicto entre las normas familiares y las de la organización? Por tanto, nuestro trabajo tiene como objetivo, identificar y explicar la forma en que las normas que rigen en la familia entran en conflicto con las normas que se manejan en la organización en una empresa familiar. Así como proponer algunas orientaciones para que el fundador o director de una empresa familiar cumpla con las normas que rigen a la familia, sin violentar las de la organización.

REVISIÓN LITERARIA

Contradicciones Entre las Normas del Sistema Familiar y el Empresarial y Su Impacto En los Recursos Humanos de la Empresa Familiar

Cuando una familia doméstica se convierte en empresaria su dinámica se torna diferente y más compleja ya que en la empresa familiar interactúan dos sistemas con normas divergentes entre sí. En el contexto de la familia, operan dos normas para garantizar la imparcialidad: En las relaciones familiares verticales (relación entre padres e hijos) la norma dominante de imparcialidad es el concepto de necesidad. Los padres tienen la obligación moral de distribuir los recursos necesarios para satisfacer las necesidades de sus hijos. En las relaciones familiares horizontales, como lo es la relación entre hermanos, cada individuo tiene el derecho de recibir equitativamente los mismos recursos y oportunidades (Belausteguigoitia, 2010). Estas normas para garantizar la imparcialidad en la familia son contrarias a las normas que operan en la empresa. En el sistema empresarial, la imparcialidad está basada en el concepto de mérito. Idealmente, el nivel de recompensa que un empleado recibe está determinado por su capacidad para cumplir con las metas de la organización y los resultados aportados. De tal forma que los que son más productivos deben recibir mayor cantidad de recursos disponibles.

Algunas de las contradicciones existentes entre las normas familiares y las de la organización pueden observarse en los procesos de selección de personal, compensaciones, evaluación al desempeño y capacitación de la empresa familiar (Lansberg, 1983). A continuación se describe las contradicciones referidas y que muestran la divergencia que existe entre las normas que rigen el sistema familiar y el empresarial.

Selección de Personal: En la empresa no familiar existe un proceso y requisitos establecidos para la selección de los recursos humanos. Estos deben cumplir con el perfil del puesto al que aspiran, contar con los créditos profesionales, experiencia y capacidad requerida por la empresa contratante. En este contexto, la empresa familiar enfrenta un problema. Frecuentemente, la familia se siente con ciertos “derechos” para solicitar trabajo o participación en la empresa familiar independientemente de su capacidad, preparación o talento. Se petición se basa en que de acuerdo con los principios que operan en la familia, se debe proporcionar apoyo condicional a aquel miembro de la familia que lo necesite. El dueño, frecuentemente se encuentra en la disyuntiva de elegir entre contratar o no a un familiar que es incompetente. Sí no lo contrata pone en riesgo la relación con la familia. Pero, sí lo contrata la rentabilidad y competitividad de la empresa pueden verse amenazadas (Lansberg, 1983).

Compensaciones: Dentro del área de compensaciones, la remuneración de los parientes que laboran en la empresa también representa un problema para el fundador. El conflicto aquí también, es estructural. Los sociólogos afirman que las normas y principios que regulan el proceso de dar y recibir en la familia son cualitativamente diferentes de las normas y principios que regulan el mismo proceso en la empresa. El intercambio de recursos en la familia se basa en principios implícitamente afectivos. La satisfacción de las necesidades y el bienestar de la familia es un deber por el simple hecho de ser pariente. En contraste, el proceso de dar y recibir que opera en la empresa está regulado por principios económicos que explícitamente establecen un valor a los bienes y servicios que se ofrecen y el tiempo en el que se ofrecen. Este caso se presenta típicamente con los hijos del dueño que trabajan en la empresa. Por tanto, la compensación para los parientes está frecuentemente basada en principios ambiguos que se derivan de un híbrido entre los criterios de la familia y de la empresa y de esta forma generan todo tipo de procesos disfuncionales en el negocio (Lansberg, 1983).

Evaluación del desempeño: El traslape entre los sistemas empresa y familia interfiere con el proceso de evaluación del desempeño. Frecuentemente el fundador experimenta gran dificultad cuando trata de evaluar el desempeño de los parientes cercanos que trabajan en la empresa, especialmente, cuando se trata de evaluar objetivamente el desempeño de sus hijos. En primer lugar, el concepto mismo de evaluar objetivamente la contribución y valor de un hijo, esposa, etc., resulta absurdo desde el punto de vista familiar. El lugar de un individuo en una familia está determinado más por lo que “es” que por lo que “hace”. Al contrario, en la empresa el proceso de evaluación es totalmente congruente con los requerimientos de un sistema cuya función principal es la productividad económica. No es de sorprenderse que para el fundador, evaluar la capacidad o competitividad de su hijo represente una fuerte carga de estrés. Porque no es posible ser justo y cumplir simultáneamente con las normas que operan en el sistema familiar y el de la empresa (Lansberg, 1983).

Capacitación y desarrollo: El choque entre las normas y principios que operan en la familia y en la empresa también impacta la habilidad del fundador para administrar la capacitación de los miembros de la familia. En este caso, el fundador frecuentemente encuentra difícil separar los intereses de capacitación de los familiares que laboran en su empresa, de las necesidades de la organización. Desde un punto de vista familiar, la capacitación de los familiares debe estar enfocada hacia lo que es mejor para ellos o de acuerdo a sus intereses. Desde el punto de vista de la empresa, la capacitación debe enfatizar experiencias de aprendizaje que incrementen la capacidad del individuo para lograr las metas organizacionales. Frecuentemente, los intereses de capacitación de los familiares empleados, no coinciden con las de la empresa. Inclusive, el fundador puede desear invertir una considerable cantidad de recursos en determinada capacitación de algún familiar, cuando dicha capacitación no es congruente con las necesidades de la organización. En este caso, el fundador o director puede encontrar difícil distinguir la diferencia entre los deseos de capacitación de su descendencia y las necesidades de la organización. Pues desde un punto de

vista familiar, la capacitación debe enfocarse hacia lo “que es lo mejor para los hijos”. Mientras que desde el punto de vista de la organización, la formación y capacitación debe enfocarse hacia aquel aprendizaje que incremente la competencia y habilidad de la persona para alcanzar las metas trazadas por la organización (Lansberg, 1983). Pocos son los estudios realizados sobre esta problemática (Antognilli, 2009). Sin embargo se sabe que frecuentemente los directivos de una empresa familiar:

1. Tienden a carecer de los conocimientos técnicos y formales sobre recursos humanos y se guían principalmente por la intuición o por intereses familiares (Grabinsky, 2010). Por ejemplo, frecuentemente las empresas familiares carecen de un diseño de la estructura organizacional de la empresa, la cual permite asegurarse que los puestos de trabajo sean congruentes con las necesidades y recursos del negocio. De tal forma que el reclutamiento en este tipo de empresas muchas veces se realiza sin orden, ni control, favoreciendo especialmente la entrada de familiares (Rodríguez-Fornos, 2008). Prestan poca importancia a la aplicación de las prácticas de recursos humanos como medio de control ya que en este tipo de empresas, por ejemplo, los miembros de una empresa familiar tienden a ser evaluados por el fundador, es decir, desde una perspectiva más emocional que objetiva o racional (Sánchez, 2012).

Frecuentemente tienen más dificultades en la aplicación de medidas efectivas para gestionar el recurso humano, pues es común encontrar una ausencia de equilibrio salarial entre los empleados de una empresa familiar. Diversas son las causas, pero la más común lo determina el hecho de ser o no, parte de la familia empresaria (Rodríguez-Fornos, 2008). No definen claramente las funciones y responsabilidades de los empleados familiares lo que genera que todos hacen de todo y esto implica que nadie es responsable de algo (Antognilli, 2009). En general, suelen dar un tratamiento diferente a los miembros familiares especialmente en lo que se refiere a los procesos de reclutamiento, selección, evaluación y formación de personal (Mendoza-Moheno, Hernández-Calzada, y Salazar-Hernández, 2011). Este tipo de problemas es de tipo estructural y tiene que ver más con las contradicciones existentes entre las normas del sistema familiar y el organizacional (Álvarez-Martínez, M., 2011). Pues, reiterando, lo que se espera de un individuo con las normas familiares es opuesto a lo que se espera de ese mismo individuo en la organización.

METODOLOGÍA

Existe una diferencia entre el estudio de caso como técnica didáctica y el estudio de caso como método de investigación (Díaz, Mendoza, y Porras 2011). Como técnica didáctica, el estudio de casos consiste en proporcionar al alumno una situación problemática para su análisis y discusión dentro del aula y su finalidad es pedagógica. Como método de investigación, el estudio de caso consiste en la investigación empírica de un fenómeno contemporáneo dentro de su contexto de la vida real para contribuir a la gestión del conocimiento científico (Hancock & Algozzine 2011; Sampieri, et. al., 2010 y Yin, 2003). Feagin, Orum y Sjoberg (1991) describen este método como una multifacética investigación a fondo de un simple fenómeno social por medio del enfoque cualitativo. El fenómeno analizado puede ser una organización, un rol, un proceso, un evento, prácticas, un evento, etc. Esta investigación se llevó a cabo bajo la perspectiva del estudio de caso como método de investigación, ya que permite profundizar y tener un mayor conocimiento sobre la dinámica de la empresa familiar y los detalles sobre los sujetos de estudio (Aranda, Molotla y Nieto, 2012). Se determinó la pertinencia de este método de investigación dado que el problema objeto de estudio cumple con los tres requisitos establecidos por Yin (2003): Las preguntas de investigación deben girar en torno al cómo y/o porqué del fenómeno objeto de estudio. No se tiene control sobre los eventos que se están investigando, es decir, no es posible experimentar. El fenómeno objeto de estudio es contemporáneo, en lugar de un evento histórico. Se seleccionó un caso único: la empresa familiar denominada Ferretera Madero S.A. De este negocio se eligió como unidad de análisis, la interacción concurrente de las normas familiares y de la organización en un mismo contexto -la empresa- y tiempo -familiares laborando en la empresa al momento de realizar la investigación- (Martínez-Carazo, P., 2006). Con la finalidad expresa de cumplir con la ética de confidencialidad, el nombre del negocio y de la familia involucrada en el caso de estudio fue cambiado.

Por su finalidad o contribución teórica, el diseño de investigación para este estudio de caso corresponde al instrumental. Este diseño permite entender en mayor profundidad las explicaciones teóricas existentes a través del estudio de uno o varios casos reales. Respecto al alcance que se desea obtener en cuanto a la obtención de conocimientos, el diseño es descriptivo ya que tiene como finalidad obtener una descripción sobre cómo se manifiesta el conflicto de normas en una empresa familiar (Hancock y Algozzine, 2011). Por validez externa se entiende que tan generalizables son los resultados obtenidos de una investigación a otros sujetos o poblaciones; mientras que la confiabilidad se refiere al grado en que la aplicación repetida de un instrumento al mismo sujeto u objeto produce iguales resultados. Estas definiciones provienen de una tradición centrada en lo cuantitativo (Arzaluz-Solano, 2005). Por tanto, dado que el estudio de caso proviene del enfoque cualitativo, estas concepciones no pueden ser estrictamente aplicadas como ocurre en el enfoque cuantitativo. Sin embargo, una de las medidas recomendadas para cerciorarse de la confiabilidad en un estudio de caso es la triangulación: el empleo de múltiples fuentes para corroborar y verificar la información recopilada (Stake, 2007). Para cumplir con este requisito, se recurrió a la investigación documental –expuesta en el apartado de revisión literaria-. Posteriormente se administró la entrevista no estructurada al dueño de la empresa familiar y a los tres hijos que laboran en la misma. Dicha entrevista giró en torno a la pregunta sobre ¿Cuál es la situación que más le molesta como resultado de trabajar en esta empresa? También se incluyó la observación no participante. Con la finalidad de contribuir aún más a la triangulación se diseñó y administró, en el mes de mayo del 2014, un cuestionario a 27 dueños de empresas familiares de Monclova, Coahuila. Esto con el objetivo de corroborar el grado en que el conflicto de normas en las empresas familiares puede ser un patrón de comportamiento relativamente común. Las variables e indicadores que integraron dicho cuestionario se exponen en la tabla 1.

Tabla 1: Variables e Indicadores

Variable	Indicador	Items
Conflicto de normas en la contratación de familiares. (1-3)	-Existencia de proceso de selección de personal. -Existencia de protocolo para la contratación de familiares. -Presión para contratar a Familiares.	¿Tiene establecido un proceso de selección de personal? ¿Cuenta con un protocolo para normar la contratación de familiares? ¿Ejerce presión la familia en la contratación de algún familiar?
Conflicto de normas en la remuneración de los familiares que laboran en la empresa. (4-6)	-Existencia de protocolos para la remuneración de familiares empleados. -Incomodidad al momento de asignar un sueldo a los familiares empleados. -Definición del sueldo en base a las necesidades del familiar vs la establecida para el puesto.	¿Cuenta la empresa con un protocolo para normar la remuneración de familiares empleados? ¿Experimenta incomodidad al momento de asignar un sueldo a los familiares empleados? ¿Toma como criterio para la asignación del sueldo las necesidades del familiar empleado?
Conflicto de intereses en el tipo de capacitación de los familiares empleados. (7-8)	-Existencia de proyectos de capacitación acorde a las necesidades de la empresa. -Aceptación por parte de los familiares empleados en adquirir capacitación congruente con los intereses de la empresa.	¿Cuenta con proyectos para capacitar a su personal? ¿Aceptan los familiares empleados la capacitación que requieren para cumplir con las metas organizacionales?
Conflicto de normas en la Evaluación de familiares empleados. (9-11)	-Existencia de procedimientos de evaluación al desempeño. -Aplicación de dichos procedimientos a familiares empleados. -Incomodidad al momento de evaluar a un familiar que labora en la empresa.	¿Cuenta con un procedimiento para la evaluación al desempeño? ¿Aplica dicho procedimiento también a familiares empleados? ¿Experimenta incomodidad al momento de evaluar a sus familiares-empleados?

Dado que una variable tiene un grado de abstracción que de ordinario no puede ser utilizada como tal en la investigación, se procedió a operacionalizar las cuatro variables consideradas en el cuestionario: Conflicto de normas en la contratación de familiares; en la remuneración de los familiares que laboran en la empresa; en los intereses de capacitación y evaluación del desempeño de los mismos. Para cada una de estas variables se determinaron los indicadores con los cuales se construyeron los items que conformaron el cuestionario. Dicho cuestionario fue conformado por once items.

RESULTADOS

Con la información recopilada a través de las entrevistas realizadas se estructuró el caso objeto de estudio bajo la siguiente narrativa etnográfica:

Estudio de Caso: Ferretera Madero S.A

Después de haber laborado en Altos Hornos de México (AHMSA) Don Julián fue reajustado por dicha empresa siderúrgica en 1985. Con el dinero recibido por su terminación, Don Julián fundó una pequeña ferretera la cual debido a su ubicación estratégica -entre dos ciudades conurbadas-logró incrementar el volumen de sus ventas y crecer. Los tres hijos de Don Julián -Adolfo, Rodrigo y Blanca- y un sobrino -Alejandro- trabajan en la ferretera. Blanca fue la única de sus hijos que concluyó sus estudios profesionales en Contaduría y se desempeña como contadora en la Ferretera. Después de haber desertado de la carrera de Ingeniería en Informática, Adolfo quiso emigrar para trabajar en Estados Unidos, pero Don Julián le pidió que se quedara a ayudarlo en el negocio. Adolfo aceptó, pues siente gran respeto por su padre, pero no le gusta trabajar en este negocio. Rodrigo solamente cursó el primer semestre de la carrera en Administración de Empresas, pues prefirió trabajar. Su desempeño académico en la universidad no fue bueno. Ambos hijos consideran ser administradores del negocio. Alejandro es el único hijo de Doña Socorro, hermana de Don Julián, quien enviudó y por quien Don Julián se siente particularmente responsable de su sustento. Doña Socorro consiente mucho a Alejandro quien no quiso estudiar una carrera profesional. Don Julián considera que debe ser equitativo.

Por este motivo Blanca, Adolfo, Rodrigo y Alejandro reciben el mismo sueldo. Esto es causa de inconformidad, resentimientos y fuertes discusiones familiares, lo cual también ejerce una fuerte presión en Don Julián. Blanca se queja de tener una gran carga de trabajo y afirma que por ser la única con carrera profesional debería ganar un mayor sueldo. Adolfo y Rodrigo tienen una fuerte rivalidad, pues Adolfo expresa que su hermano no cumple con los horarios de trabajo, ni sus responsabilidades y que frecuentemente se duplican las funciones entre ellos. Rodrigo, Adolfo y Blanca no aceptan a Alejandro, pues lo consideran ser una persona muy caprichosa, irresponsable y que abusa del afecto que Don Julián siente por su hermana, Doña Socorro. El fundador de la Ferretera Madero, S.A. se siente abrumado por las constantes discusiones entre sus hijos e impotente para dar solución a la falta de cumplimiento por parte de Alejandro. No considera adecuado establecer diferencias en los sueldos de sus hijos, ni tampoco evaluar el desempeño de sus hijos y de Alejandro, pues piensa que no sería bien visto por la familia. La tabla 2 tiene como finalidad extraer y resaltar aquellas acciones que indican la existencia de conflicto entre las normas que rigen en la familia y las que se manejan en la empresa, así como el proceso o área en la que se ejerce un impacto negativo.

Los resultados que se obtuvieron a partir de la administración de un cuestionario a 27 dueños de empresas familiares se presentan en la tabla 3. Las preguntas 1, 2, 4, 7 y 9 fueron reactivos dicotómicos, es decir, las respuestas sólo podían ser sí o no al hacer referencia a si cuenta o no cuenta con procesos o protocolos, proyectos o procedimientos. El resto de las preguntas 3, 5, 6, 8, 10 y 11 tienen cuatro opciones -frecuentemente, ocasionalmente, raras veces y nunca- con una calificación de 4 a 1, frecuentemente con un valor de 4 hasta nunca, con un valor de 1.

Tabla 2: Acciones Que Demuestran la Existencia de Conflicto Entre las Normas Que Rigen Ambos Sistemas: Familiar y Empresarial

Acción	Área de Conflicto	Proceso En el Que Se Ejerce un Impacto Negativo
Integrar a familiares sin considerar su capacidad, preparación y características para cumplir con el perfil ocupacional.	El dueño piensa que es su deber proveer una fuente de empleo e ingreso a sus familiares. Independientemente sí reúnen las características para ocupar un puesto en la organización. Se antepone las normas familiares a las de la organización.	Selección de personal.
Conservar en la empresa familiares que tienen un deficiente desempeño y escaso deseo de mejorar su actuación.	Prevalece la norma de que los familiares deben apoyarse independientemente de las circunstancias. Pues no se considera aceptable el despido entre familiares.	Evaluación del desempeño del personal que labora en la empresa.
Otorgarles el mismo sueldo, independientemente del puesto y responsabilidades asignadas a familiares que laboran en la empresa.	Se antepone la equidad como un principio que rige en la relación horizontal entre la familia: equidad en la distribución de los recursos. En la organización la remuneración se basa en los logros y metas alcanzadas.	Remuneración o compensación: sueldos o salarios.
Negativa para someter a evaluación el desempeño de los miembros que laboran en el negocio.	De acuerdo con las normas familiares resulta absurdo someter a evaluación a un familiar. De acuerdo con las normas organizacionales, la evaluación es justa y requerida.	Evaluación del personal.
Existencia de familiares que carecen de preparación profesional.	De acuerdo con las normas organizacionales el perfil del puesto establece el grado de preparación profesional requerido para ocupar el mismo. Pasar por alto el cumplimiento de esta norma sugiere que las normas familiares están sobre las que rigen la lógica empresarial.	Capacitación.

En esta tabla puede observarse como determinadas acciones y decisiones tomadas por el dueño de la empresa familiar objeto de esta investigación, reflejan la ausencia de conocimiento sobre el hecho de que en una empresa familiar coexisten normas que son totalmente divergentes entre sí. Dichas acciones se convierte en fuente potencial de conflicto entre los familiares que laboran en la misma y de insatisfacción para el resto de los empleados que laboran en la misma. Si analizamos esta situación desde la perspectiva empresarial y especialmente desde la perspectiva de los trabajadores no familiares, se vislumbra cierto grado de injusticia. Esto es fuente de desmotivación para los trabajadores más rentables y comprometidos con la organización.

Tabla 3: Resultados Estadísticos del Cuestionario Administrado a 27 Dueños de Empresas Familiares

Ítem	Media	Mediana	Moda	Desv.Std.	Varianza	Rango
1 Proceso de selección establecido.	.444	.0000	.00	.84732	.718	4.00
2 Protocolo para la contratación de familiares.	.3704	.0000	.00	.49210	.242	1.00
3 Presión contratación de familiares.	3.8519	4.0000	4.00	.36201	.131	1.00
4 Cuenta con protocolo para la remuneración de familiares.	.3704	.0000	.00	.49210	.242	1.00
5 Incomodidad en la asignación de sueldos.	3.3333	3.0000	3.00	.67937	.462	2.00
6 Asignación de sueldos según necesidades.	3.5556	4.0000	4.00	.64051	.410	2.00
7 Cuenta con proyectos de capacitación.	.3333	.0000	.00	.48038	.231	1.00
8 Aceptación por parte de los familiares de la capacitación.	2.4074	2.0000	2.00	.69389	.481	3.00
9 Cuenta con procedimiento para la evaluación de desempeño del personal.	.4815	.0000	.00	.84900	.721	4.00
10 Aplica procedimiento de evaluación a familiares.	1.4074	1.0000	1.00	1.00992	1.020	3.00
11 Se incomoda al evaluar a familiares.	1.3333	1.0000	1.00	.83205	.692	3.00

A partir de los resultados expuestos en la tabla anterior, puede observarse que hay una gran presión de la familia para que contraten familiares (media de 3.8519, mediana de 4.00 en la pregunta 3), que es incómodo para el empresario asignar sueldos a sus familiares (media de 3.3333, mediana de 3.000) aunque es un poco menor que la presión para que contraten familiares. Por otro lado, hay un poco más de aceptación de la capacitación por parte de los familiares (media de 2.4074 y mediana de 2.0000), aunque muy pocos cuentan con procedimientos de evaluación del desempeño (media de .4815 y mediana de .0000) y de los que tienen procedimientos muy pocos los aplican a sus familiares (media de 1.4074 y mediana de 1.0000).

Los resultados producto de las observaciones no participante durante la recopilación de la información se muestran en la tabla 4. La observación se enfocó hacia aspectos tales como: Existencia de colaboración y apoyo mutuo, existencia de unidad entre la familia, nivel de apertura respecto a información relevante para el trabajo, comunicación, relaciones interpersonales, voluntad para buscar la unión, estado de los lazos afectivos.

Tabla 4: Datos Recopilados a Través de la Observación

-Prevalcen actitudes defensivas: está restringida la colaboración y el apoyo mutuo.

- Sobresale la existencia de un clima de desconfianza: deterioro de la unidad.
- Existe falta de apertura: Ausencia de transparencia sobre información relevante al trabajo
- Tiende a percibirse un bajo nivel de comunicación: poco comunicativos.
- Las relaciones interpersonales están endurecidas: existen resentimientos ancestrales.
- Indicios de una ausencia de voluntad de permanecer unidos.
- Probable deterioro de los lazos afectivos.

En relación a la tabla anterior se observan dos fortalezas son las que caracterizan a las empresas familiares que han logrado sobrevivir: fortaleza y unidad. De acuerdo con las observaciones recopiladas notamos que en este negocio familiar, dichas fortalezas se ven amenazadas por: la existencia de actitudes defensivas; la desconfianza; la ausencia de transparencia; la existencia de una comunicación deteriorada; la existencia de resentimientos, recelo y sospechas; la escasa disposición para lograr la unidad y el deterioro de los lazos afectivos. Lo anteriormente señalado surge cuando las personas perciben que son objeto de actos de injusticia, inequidad y falta de transparencia. El clima que en esta empresa prevalece es resultado del conflicto que existe entre las normas que rigen a la familia y las que guían a la organización.

CONCLUSIONES

De acuerdo con los resultados obtenidos a través del estudio de caso y las respuestas al cuestionario administrado a 27 dueños de empresas familiares puede concluirse lo siguiente: Existe evidencia suficiente para afirmar que las normas familiares y las organizacionales entran en conflicto en una empresa familiar. La evidencia recopilada confirma lo señalado por autores como Belausteguigoitia (2010), Grabinsky (2010) y Rodríguez-Fornos (2008) y Álvarez-Martínez (2011). Dicho conflicto se manifiesta especialmente en los procesos de contratación de personal, remuneración, capacitación y evaluación del personal, tal como lo afirma Lansberg (1983). Esto debido a que la imparcialidad posee una connotación diferente si se trata de la familia o de la empresa. En la empresa, la imparcialidad está basada en el concepto de mérito, mientras que en la familia se fundamenta en la equidad y la necesidad.

Las contradicciones existentes entre las normas familiares y organizacionales que coexisten en una empresa familiar representan una fuerte presión para el dueño o director. En primer lugar, un negocio rentable que ha logrado posicionarse en el mercado es siempre atractivo para los miembros de la familia quienes inclusive, tratan de incorporar también a familiares, parientes políticos, amigos y personas con las que se sienten en deuda o deseen apoyar y a los que comúnmente se les denomina “recomendados”. En segundo lugar, la naturaleza del sistema familiar en México y su crecimiento a través de la inclusión de los parientes y del compadrazgo, ejerce una creciente y considerable presión sobre la empresa familiar. Finalmente, también están aquellos parientes que por estar poco calificados no logran colocarse en otras empresas y esperan que por ser parte de la familia se les apoye a través de un trabajo, independientemente de su capacidad y nivel de desempeño. Esto es también fuente de conflicto y sentimientos ambivalentes para el dueño o director, pues confronta el dilema de aceptarlos o rechazarlos. Si los acepta, pone en riesgo la rentabilidad del negocio lo cual es contrario a la lógica empresarial. Si los rechaza, estará violentando las normas de apoyo y solidaridad que rigen a la familia. Ante esta circunstancia frecuentemente inevitable, la familia empresaria debe estar consciente de la existencia de las contradicciones entre las normas que rigen a la familia y las que se manejan en la empresa. Y el dueño o director debe hasta donde resulte factible, establecerse un equilibrio entre las demandas de la familia y la rentabilidad de la empresa. Ya que por un lado, si no se cumple con las expectativas y normas que rigen a la familia, los conflictos familiares ponen en riesgo la continuidad de la empresa; y por otro, si únicamente se busca el bienestar de la familia a costa de la rentabilidad de la empresa se obtendría el mismo resultado: el cierre de la misma.

Una de las formas en las que se puede enfrentar este tipo de situación es creando las normas bajo las cuales los miembros de la familia deben conducirse en la empresa. En primer lugar, estas normas deben establecer claramente los lineamientos que regulan la incorporación de parientes en la empresa. Es recomendable ser exigentes en el cumplimiento de las condiciones de contratación, de tal manera que quien realmente desee ingresar se esfuerce por lograrlo y de esta manera la empresa garantice que solamente contará con elementos comprometidos. También debe incluirse las causas de separación. En segundo lugar, debe definirse una estructura organizacional de tal forma que el número de miembros de la familia que ingresen al negocio sea congruente con los puestos requeridos. Al asignar los puestos, debe tomarse en cuenta el perfil de cada uno de los miembros de la familia que deseen trabajar, su formación, experiencia y actitud. Asimismo es importante poseer un procedimiento que permita evaluar el desempeño de cada uno de los trabajadores, incluyendo aquellos que son familiares. En tercer lugar, con la participación de los miembros de la familia, es necesario proyectar lo que desean a futuro de la empresa y determinar la forma en que dichos miembros pueden contribuir a alcanzarlo. Habrá que preguntarse: ¿Cuántos familiares caben en este proyecto? ¿Quiénes serían capaces de aportar un valor significativo al proyecto? Finalmente, es recomendable crear el Protocolo Familiar. Este permite a la familia empresaria poner por escrito las reglas por las que se va a regir la relación entre la familia, la empresa y la propiedad; así como las políticas respecto a los procesos de selección, compensación, evaluación y capacitación.

6. Familia y empresa son dos sistemas que se rigen por normas de diferente naturaleza. Establecer un equilibrio entre las demandas de la familia y la rentabilidad de la empresa promueve: la reducción de conflictos interpersonales entre la familia, un trato es más equitativo, se minimiza la percepción de injusticia, se reduce la creencia de que existen favoritismos y finalmente, protege al empresario y a la empresa, pues podrá asegurarse en mayor grado la rentabilidad, sobrevivencia y consolidación de la empresa familiar.

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BIOGRAFÍA

Yolanda Saldaña Contreras: Doctorado en Educación por Victoria University of Manchester, Inglaterra. Adscrita a la Universidad Autónoma de Coahuila como catedrático- investigador perfil PROMEP. Se puede contactar en la Facultad de Contaduría y Administración, Carretera 57 km. 4.5, Monclova, Coahuila, México. Correo electrónico:

Fernando M. Ruiz Díaz: Doctorado en Investigación de Operaciones por Victoria University of Manchester, Inglaterra. Adscrito a la Universidad Autónoma de Coahuila como catedrático- investigador perfil PROMEP. Se puede contactar en la Facultad de Contaduría y Administración, Carretera 57 km. 4.5, Monclova, Coahuila, México. Correo electrónico:

Laura Leticia Gaona Tamez: Candidata a Doctor en Administración y Alta Dirección. Catedrática Asociada con perfil PROMEP en la Facultad de Contaduría y Administración de la Universidad Autónoma de Coahuila. Se puede contactar en la Facultad de Contaduría y Administración en Carretera 57 km. 4.5, Monclova, Coahuila, México. Correo electrónico:

Rosa Hilda Hernández Sandoval: es Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivo S.C y catedrática de la Facultad de Contaduría y Administración de la Universidad Autónoma de Coahuila, adscrita a la cátedra de Innovaciones Contables. Se puede contactar en la Facultad de Contaduría y Administración en carretera 57 km. 4.5, Monclova, Coahuila, México. Correo electrónico:

Sandra de la Garza Cienfuegos: Doctor en Administración y Alta Dirección, catedrático investigador de la Facultad de Contaduría y Administración de la Universidad Autónoma de Coahuila, México. Vías disponibles para hacer contacto en temas de investigación o alianzas para realizar investigaciones en conjunto es: Líneas de investigación: Clima organizacional, satisfacción labor, Triple Hélice y Clúster Turístico.

Daniela Guadalupe Jacobo Martínez: alumna de la Licenciatura en Contaduría de la Universidad Autónoma de Coahuila. Colaboradora en proyectos de investigación realizados por la Dra. Saldaña y el Dr. Ruiz. Dirección institucional: Facultad de Contaduría y Administración, carretera 57 Km. 4.5, Monclova, Coahuila, México.

CUADRO DE MANDO INTEGRADO CON LAS NORMAS INTERNACIONALES DE INFORMACIÓN FINANCIERA PARA PYMES

Santiago García Carvajal, Universidad La Gran Colombia
Mario Luis Perossa, Universidad Maimónides

RESUMEN

La economía a nivel mundial es transformada continuamente, lo cual crea la necesidad de llevar un mejor control en todos los movimientos de sus actividades financieras, ello conlleva a la necesidad de crear y diseñar procedimientos que tienen como fin el funcionamiento del sistema empresarial a nivel universal, de estos aumentos de normativas contables destaca mencionarse las Normas Internacionales de Contabilidad, siendo estas las más discutidas y de considerable aplicación en todo el ámbito empresarial internacional. El artículo plantea una revisión de los procesos de convergencia de las normas estándares de contabilidad a las Normas internacionales de Información financiera de tal forma que interprete las posibles consecuencias que podrían darse en la empresa en todas las disciplinas organizacionales sobre la plataforma de una cuadro de mando operativo

PALABRAS CLAVE: NIIF, Balanced Score Card, Management Applications Balanced Score Card as an Interface Tool for IFRS in Colombia

IMPACT OF INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS) AND BALANCED SCORE CARD ON SMES

ABSTRACT

The global economy is transformed continuously, which creates the need for better control in all the movements of their financial activities, this leads to the need to create and design procedures that are aimed at the business operation of the system on a universal level, of these racking up to accounting regulations highlights include International Accounting Standards, these being the most discussed and considerable application in all the international business field. The article presents a review of the processes of convergence of the rules of accounting standards to international financial reporting standards in such a way that interpreter the possible consequences that might arise in the business in all the disciplines on the platform a Balanced Score Card

JEL: MGT30

KEYWORDS: Emerging Markets, IFRS Balanced Score Card

INTRODUCCIÓN

Se utilizaran como indicadores las 35 secciones de las NIIF para PYMES como modelo econométrico de análisis de desempeño por categorías, al momento de implementar las NIIF se debe tener en cuenta qué secciones se adoptan según las necesidades del cuadro de mando, siempre que existen cambios estos general resistencia, para lo cual se determina realizar capacitaciones y generar liderazgo activo, abordando el tema de Pymes hacia un patrón empresarial competitivo.

El concepto de Glocalización derivado de las disciplinas sociales internacionales, ha influenciado las políticas de internacionalización de la empresa, las teorías de la competitividad y las nuevas teorías del comercio internacional. Hoy es imperativa la necesidad de estandarizar los procesos de auditoría y control de gestión para homologar los procesos contables de distintos países, que facilite la penetración de Mercados multinacionales, la inversión extranjera y los procesos de auditoría internacional. El proyecto de investigación plantea la importancia y el desarrollo de una política de internacionalización de las PYMEs Colombianas que propenda por la eficiencia y la certeza de logro de objetivos organizacionales; sin embargo para la alta gerencia el paradigma de la complejidad siempre está presente. La complejidad es un enfoque que considera a la organización como un espacio donde coexisten el orden y el desorden, razón y sin razón las armonías y disonancias, por eso este proyecto se propone crear en las PYMEs un cuadro de mando estratégico integrado en las Normas Internacionales de Información Financiera (NIIF) que de importancia tanto a los sentidos comunes como al sentido emergente de las interacciones entre grupos, los intercambios en un ambiente incierto y cambiante, con una competencia agresiva, donde la innovación tecnológica lleva al acortamiento de los ciclos de renovación tanto en métodos y equipos de producción como en bienes y servicios finales.

REVISIÓN LITERARIA

Entorno y ámbito De Aplicación NIIF Y NICS: Contextualizar de forma global el marco de aplicación NIIF (Normas internacionales de información financiera) y establecer un cuadro de mando que permita guiar a los responsables de los informes de gestión y de la planeación financiera. (Especialmente NIIF a. Contexto legal y político de las NIIF

Decreto 1796 De 2008 – Aspectos Generales

Establece por primera vez en nuestro país un régimen normativo organizado, específico e integral para las operaciones con derivados y productos estructurados. Se autoriza de manera general para realizar operaciones sobre instrumentos financieros derivados y productos estructurados a todas las entidades sometidas a inspección y vigilancia de la Superintendencia Financiera de Colombia.

Todas las entidades sujetas a inspección y vigilancia por parte de la Superintendencia Financiera están autorizadas para otorgar garantías para la realización de operaciones con instrumentos financieros derivados y productos estructurados. Estas garantías pueden ser en valores, títulos o productos.

En virtud de esta nueva reglamentación la valoración, contabilización y clasificación de estas operaciones tendrá en cuenta, de forma generalizada, la exposición crediticia por instrumento financiero derivado por producto estructurado según la contraparte.

Inversión Extranjera: Se considera inversión extranjera en Colombia la inversión de capital del exterior en el territorio colombiano, incluidas las zonas francas colombianas, por parte de personas no residentes en Colombia (Decreto 2080 de 2000, art. 1). **Residentes:** Para efectos del régimen cambiario se consideran residentes todas las personas naturales que habitan en el territorio nacional. Asimismo, se consideran residentes las entidades de derecho público, las personas jurídicas, incluidas las entidades sin ánimo de lucro, que tengan domicilio en Colombia y las sucursales de sociedades extranjeras establecidas en el país (Decreto 1735 de 1993, art. 2).

En el ámbito económico hay que contextualizar la residencia, es por ello que la definición de residencia fiscal difiere de la definición migratoria. La residencia fiscal se refiere a unos requisitos o serie de condiciones respecto a la estadía física para efectos de inclusión o no de los contribuyentes de renta, mientras que la residencia migratoria hace referencia a una serie de condiciones con respecto a los derechos humanos.

Para efectos de contextualizar la inversión extranjera en Colombia es necesario comprender el art 10 del Estatuto tributario.

1. “Permanecer continua o discontinuamente en el país por más de ciento ochenta y tres (183) días calendario incluyendo días de entrada y salida del país, durante un período cualquiera de trescientos sesenta y cinco (365) días calendario consecutivos, en el entendido que, cuando la permanencia continua o discontinua en el país recaiga sobre más de un año o período gravable, se considerará que la persona es residente a partir del segundo año o período gravable.

2. Encontrarse, por su relación con el servicio exterior del Estado colombiano o con personas que se encuentran en el servicio exterior del Estado colombiano, y en virtud de las convenciones de Viena sobre relaciones diplomáticas y consulares, exentos de tributación en el país en el que se encuentran en misión respecto de toda o parte de sus rentas y ganancias ocasionales durante el respectivo año o período gravable.

3. Ser nacionales y que durante el respectivo año o período gravable:

- a) Su cónyuge o compañero permanente no separado legalmente o los hijos dependientes menores de edad, tengan residencia fiscal en el país; o,
- b) El cincuenta por ciento (50%) o más de sus ingresos sean de fuente nacional; o,
- c) El cincuenta por ciento (50%) o más de sus bienes sean administrados en el país; o,
- d) El cincuenta por ciento (50%) o más de sus activos se entiendan poseídos en el país; o,
- e) Habiendo sido requeridos por la administración tributaria para ello, no acrediten su condición de residentes en el exterior para efectos tributarios; o,
- f) Tengan residencia fiscal en una jurisdicción calificada por el Gobierno Nacional como paraíso fiscal.”

Esta reglamentación fiscal surgió como una necesidad del gobierno por controlar la evasión tributaria, ya que algunos extranjeros al llegar a territorio Colombiano realizaban negociaciones o transacciones, sobre las cuales no estaban obligados a declarar Renta en Colombia. Al no declarar en Colombia las autoridades del país de origen del extranjero no tenían herramientas para confrontar la información financiera del ciudadano. Evitando de esta forma el cumplimiento de sus obligaciones formales y pecuniarias en dos jurisdicciones. Por tal motivo no es coincidencia que la ley 1607 del 2012 sea coherente y posterior con la adopción NIIF, ya que el gobierno nacional estimó que las inversiones se incrementarían a causa de la adopción NIIF y de los nuevos tratados de libre comercio con otros países, en especial con Estados Unidos.

De esta forma se está homogenizando y armonizando la legislación Colombiana, ya que algunas normas, disponían de una presunción de independencia en su función jurisdiccional. Es así como el Decreto 2080 del 2000 en su art 53 determina que “Los asuntos tributarios relacionados con la inversión continuarán rigiéndose por el Estatuto Tributario y sus normas complementarias.” Como se observa en esta sección la ley 1607 armoniza con la definición de residencia fiscal según los lineamientos de la Organización para la cooperación y el desarrollo económico OCDE, es posterior al Decreto 2080 del 2000. En la cual se había dejado un vacío tributario que permitía eludir las obligaciones fiscales.

METODOLOGIA

Ho: ¿Cómo hacer de manera transversal en todas las disciplinas organizacionales, el proceso de aprendizaje y toma de consciencia de la importancia de la conversión a NIIF por parte de las pymes, siendo muy concretos en cuanto a las acciones a tomar, al alistamiento de la información, y los efectos que producen en la organización los procesos de conversión a NIIF?

Los cambios que genera la aplicación de las NIIF dentro de una organización no solo afecta al área contable-financiera, si no a todas las áreas, procesos y sistemas de la empresa, es decir que el Aprendizaje debe integrar a todo personal implicado con las operaciones y financiamiento de la organización.

Por tal motivo consideramos que se debe implementar un proceso de capacitación sobre las NIIF con el fin de que estas permeen en la estructura organizacional, logrando así los objetivos empresariales adecuándolos a las Normas Internacionales.

Para Iniciar este proceso se realizara una conferencia con todos los miembros de la organización para informar acerca de los cambios que va a sufrir la empresa con la implementación de estas Normas.

Por consiguiente nos enfocaremos en capacitar a:

Gerentes (Administrador) Esta persona es la encargada de dirigir la organización y tomar las decisiones más apropiadas teniendo siempre en cuenta el factor humano ya que las personas son el factor primordial en cualquier organización, brindarles la capacitación, los descansos y lo necesario para que se sientan augustos y cómodos con el trabajo que con lleva la implementación de las NIIF

Estará al tanto de La rentabilidad y la Capacidad financiera, ya que la financiación del desarrollo es como invierto el capital que poseo, como bien se sabe la implementación de las NIIF genera costos, los cuales el Administrados deberá estar al tanto para no invertir en estas normas más del capital que se posee, deberá adecuarse a todos los cambios que se generen en el entorno y así anticiparse a los problemas que pueden darse.

Contadores Es el contador quien lleva el procedimiento a cabo, es el encargado de llevar los hechos y transacciones económicos dentro de la organización, cumpliendo así las normas y reglas propuestas para este fin. Las nuevas normas internacionales exigen por tanto a todos los profesionales, conocer, estudiar, determinar su contenido, impacto, sus procesos y procedimientos para la manipulación de la información

¿Cuáles son las Competencias del Contador?

El papel de los contadores es fundamental ya que son ellos deben:

Interpretar la norma y mirar como la aplica a una empresa, dependiendo el sector productivo que esta maneje.

Analizar esos datos registrados emitiendo informes mucho más profundos y detallados sobre la realidad financiera y económica de la empresa.

Nivel de competencia amplio

Dominar técnicas cuantitativas de áreas como la econometría, la informática, el pronóstico, la gerencia y la dirección, entre otros.

Habilidad de:

Adaptación :Aplicar el conocimiento contable para resolver problemas del mundo real, dejando a un lado las prácticas tradicionales.

Comunicación tanto en la organización, como con personas de otras culturas y transferir conocimiento, manejo segundo idioma (Ingles).

Negociación en ambientes globales y otras culturas

Intelectuales Capacidad de investigación, encontrar soluciones, pensamiento lógico y razonable, entre otros.

Interpersonales Trabajo en equipo, resolver conflictos motivar

Personal Visionario, conducta ético, creativo, persistencia, etc.

Compromiso de aprendizaje para toda la vida

Audidores: En el caso de los auditores, estos deben conocer las NIIF debido a que si su intervención es en un tema contable específico es necesario adaptarse a las nuevas normas que la empresa se encuentra implementando, sin embargo debido a que los auditores son agentes ajenos a la empresa contratados bajo el régimen especial de prestación de servicios no influyen considerablemente en el proceso de permeabilidad de las NIIF en la estructura organizacional.

Abogados: En cuanto al rol que cumplen los abogados es necesario que estos tengan conocimiento acerca de la normatividad que rige las NIIF, que normas las cobijan y legalmente que ente las vigila, además de conocer en buena medida las NIIF debido a los procesos legales que podrían necesitar de dicho conocimiento.

Esta capacitación se llevara a cabo mediante:

Asesorías Los asesores tienen un alto conocimiento y experiencia en aspectos técnicos dependiendo del sector y las necesidades de la empresa.

Esta brinda los requerimientos necesarios para la adopción de las NIIF la primera vez, así mismo las estrategias para llevar a cabo la asimilación del cambio, la revisión de políticas, preparación de los estados financieros, entrenamiento y desarrollo de tareas sobre las NIIF aplicables a la compañía, y demás servicios. Cursos en línea Este método se lleva a cabo cuando el personal no tiene el tiempo necesario para acudir a un curso presencial y cuando no se desea intervenir en las horas laborales, este se realiza a través de internet utilizando una plataforma donde se le explica el proceso de implementación de las NIIF, utilizando ya sea videos, audio, gráficas y demás, así mismo poder desarrollar actividades que

evalúen el nivel de comprensión o conocimiento que se tiene de la Norma según el avance de cada sección. Asesorías por parte del estado Una de las entidades que brinda asesoría sobre las NIIF para empresarios es la Cámara de Comercio de Bogotá.

Diplomados La Cámara de Comercio de Bogotá igualmente ofrece diplomados para entender y adoptar las NIIF, preparar estados financieros, Analizar y comprender las diferencias que existen entre las normas Colombianas existentes y las que se deben aplicar, que cambios podría generar en las compañías, realizar igualmente el proceso de conversión y demás.

También se ha visto que en algunas Universidades se brinda este tipo de servicio dirigido a estudiantes y egresados de Pregrado.

Cursos de programación sistemática Como bien sabemos para implementar esta norma la empresa deberá instalar un nuevo software, por tal motivo el personal deberá tener el conocimiento necesario para el buen manejo del nuevo sistema.

Otra alternativa que la empresa contemplaría es la selección de nuevo personal teniendo en cuenta que los aspirantes tengan conocimientos sobre estas normas financieras.

MAPA ESTRATÉGICO

Es importante para el trabajo tener en cuenta el Modelo Europeo de Excelencia Empresarial, ya que es reconocido como Modelo EFQM está patrocinado por la EFQM y la Comisión de la UE, base del Premio Europeo a la Calidad, esto no llevara a tener un mejor control sobre el procedimiento y los beneficios que estos conllevan.

El señor Horacio Marcelo Canteros en su block nos menciona que: “Un conjunto de reglas para evaluar el comportamiento de la organización en cada criterio. Hay dos grupos de criterios:

Los Resultados (Criterios 6 al 9) representan lo que la organización consigue para cada uno de sus actores (Clientes, Empleados, Sociedad e Inversores).

Los Agentes (Criterios 1 al 5) son aspectos del sistema de gestión de la organización. Son las causas de los resultados. Para cada grupo de criterios hay un conjunto de reglas de evaluación basadas en la llamada “lógica REDER”.

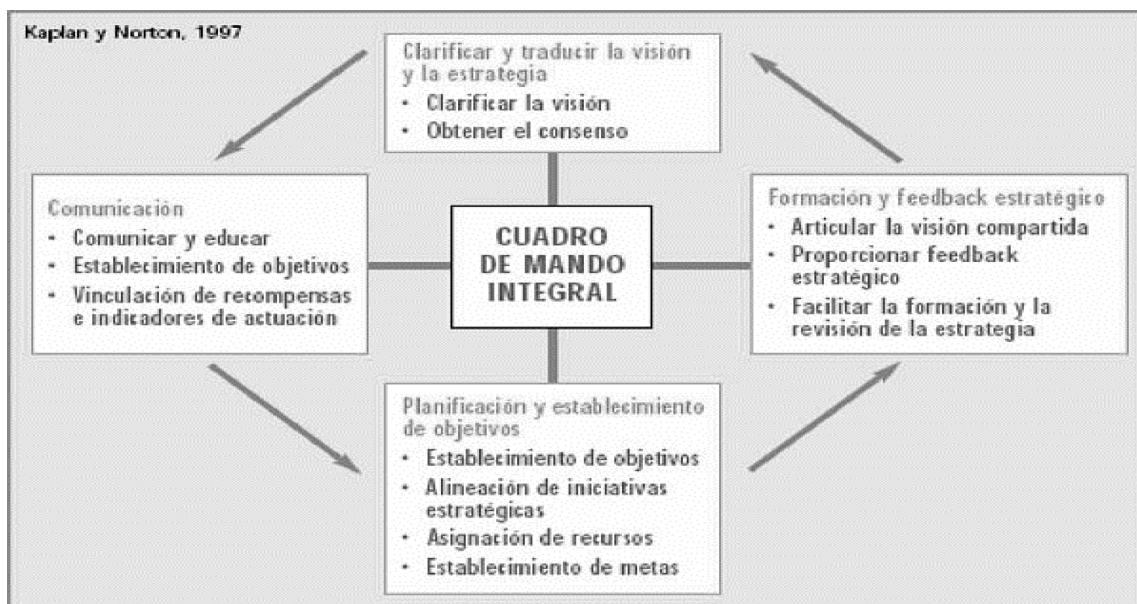
Los resultados han de mostrar tendencias positivas, compararse favorablemente con los objetivos propios y con los resultados de otras organizaciones, estar causados por los enfoques de los agentes y abarcar todas las áreas relevantes.”

Lo que lleva a trabajar este proceso innovador desde un punto de competitividad a un nivel mayor, queriendo alcanzar la mejora de procesos desde la prospectiva, toma de decisiones, y gerencia del talento humano.

RESULTADOS

Cuadro de mando: Es importante tomar como base el cuadro de mando de Koplán y Norton el cual se relaciona a continuación:

Figura 1: Cuadro de Mando de Koplán y Norton



En el blog sobre Business Intelligence anuncian algo muy importante sobre el cuadro de mando lo cual rescato para la ejecución del mismo y tener un concepto claro y específico dice que: “Es de suma importancia rescatar que se denomina Cuadro de Mando Integral (CMI) a aquella herramienta de gestión empresarial que es útil para medir la evolución de la actividad de una compañía y sus resultados, desde un punto de vista estratégico y con una perspectiva general. Gerentes y altos cargos la emplean por su valor al contribuir de forma eficaz en la visión empresarial, a medio y largo plazo.

Saber establecer y comunicar la estrategia corporativa para alinear los recursos y las personas en una dirección determinada no es tarea sencilla, y un Cuadro de Mando Integral resulta de gran ayuda para lograrlo. A través de sus indicadores de control, financieros y no financieros, se obtiene información periódica para un mejor seguimiento en el cumplimiento de los objetivos establecidos previamente, y una visión clara del desarrollo de la estrategia. Así, la toma de decisiones resulta más sencilla y certera, y se pueden corregir las desviaciones a tiempo.

El uso y aplicación de un Cuadro de Mando Integral es no sólo posible sino también aconsejable para empresas medianas y pequeñas. Su efectividad no depende del tamaño de la compañía, así que tanto las grandes organizaciones como las PYMES pueden aprovecharse de sus enormes beneficios.”

CONCLUSIONES

En la elaboración del trabajo se han analizado los procedimientos de la NIIF para las PYMES adoptando dicha norma para preparar estados financieros en un cuadro de mando; lo cual hace llegar a la conclusión de que es una herramienta de gran utilidad para cualquier compañía, el cambio contable que la adopción de la norma implica contempla criterios simplificados.

Mediante el proceso y desarrollo del trabajo, se concluye el beneficio de la aplicación de las Normas Internacionales de Información Financiera (NIIF), especialmente cuando se realiza la comparación de la aplicación de la Sección 9, la cual genera un alto impacto y a su vez siendo una de las secciones más importantes y relevantes en este trabajo; por el alto volumen de cuentas por cobrar, por ende el impacto de conversión se hace favorable para la empresa que se tomó como ejemplo. Por otra parte al revisar otra de las secciones presentando un impacto más bajo se encuentra la sección 1; ya que no es significativo a nivel de cifras en los procesos. Lo que si se resalta es que el contar con información útil, real y oportuna puede facilitar la toma de decisiones en un momento determinado.

Por otra parte para completar lo enunciado, cabe resaltar o mejor rescatar las NIC como impacto NIIF para las PYMES, ya que tienen una gran relevancia en este trabajo y se destacan, NIC 12, 16 y 36, con un impacto medio las NIC 7 y 20 y con menor influencia las NIC 2, 19,37,38,39.

Por consiguiente el Cuadro de Mando Integral es un medio que permite estimular y obtener beneficio, teniendo la capacidad de combinar recursos y talentos del personal, llevando a una motivación intrínseca desde el área de recursos humanos y que se verá reflejada en la organización y a su vez en la aceptación de los clientes que son los que al final estimulan la mejora de resultados económicos y los procesos.

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AFECTACIONES ECONÓMICAS DERIVADAS DEL EJERCICIO DE LAS FACULTADES DE COMPROBACIÓN A CARGO DEL VERIFICADOR ADUANAL: CASO MANZANILLO

Javier Navarro Sánchez Díaz, Universidad de Colima

Oscar Bernardo Reyes Real, Universidad de Colima

Ariel Gutiérrez Ortiz, Universidad de Colima

Manuel Rubio Maldonado, Universidad de Colima

RESÚMEN

La presente investigación tiene como propósito analizar la función pública del verificador aduanal en relación al ejercicio de las facultades de comprobación, al momento de la revisión de las mercancías, el impacto de la calidad de estos servicios para la correcta culminación del despacho, identificando las causas por las cuales se generan dichas afectaciones para poder proponer acciones para evitar la generación de las mismas y por consiguiente sus afectaciones. La obtención y búsqueda de la información se efectuó a través de una investigación documental y de campo sobre una muestra de los dependientes de los agentes aduanales pertenecientes a la Asociación de Agentes Aduanales del Puerto de Manzanillo Colima, A.C., en razón de que son quienes se encuentran en contacto directo con el verificador aduanal al realizar el reconocimiento aduanero y estos dependientes autorizados sufren de primera mano, cuando el servidor público es negligente. Se aplicó una encuesta, para obtener información a fin de conocer las afectaciones derivadas de las negligencias, cuando por alguna causa el verificador aduanal incumple con su función. Se pudo comprobar que existe un número de revisiones de mercancías que son afectadas, más no significa esto que este tipo de situaciones se presente con demasiada frecuencia en este proceso. Estas afectaciones, aunque no ocurridas siempre, tienen como resultado afectaciones hacia el agente aduanal y empresas importadoras y exportadoras, que genera el retraso en la entrega final de las mercancías por parte del agente aduanal hacia su cliente, que deriva en afectaciones operativas, económicas y jurídicas.

PALABRAS CLAVES: Revisión, Facultades de Comprobación, Administración Pública, Funcionario Público, Afectaciones

ABSTRACT

This research aims to analyze the role of public verifier customs relating to the exercise of the power of inspection, upon review of the goods, the impact of the quality of these services for the proper completion of the study, identifying the causes why those affectations to propose actions to avoid generating the same and therefore their affectations are generated. Obtaining and information search was conducted through desk research and field on a sample of dependent brokers belonging to the Customs Brokers Association of the Port of Manzanillo Colima, AC, because they are who they are in direct contact with the customs verifier to perform the customs inspection and authorized dependents suffer from these first hand, when the public servant is negligent. A survey was applied to obtain information in order to ascertain the damages resulting from negligence, when for some reason the customs verifier fails to function. It was found that there are a number of reviews of goods that are affected, but not this mean that such situations are too often present in this process. These effects, although not always occurred, result affectations to the broker and import and export companies, which generates the delay in the final delivery of the goods by the customs agent did his client, resulting in operational, economic disruption and legal.

KEYWORDS: Review, verification powers, public administration, public official, affectations.

INTRODUCCIÓN.

Hoy en día la calidad es un factor muy importante en todas las empresas y así mismo la administración pública no es la excepción, en específico la Aduana, toda vez que esta entidad gubernamental esta constantemente buscando eficientar sus procesos, para en consecuencia agilizar su despacho y ser cada vez más competitivo, aunado a las recomendaciones que realiza la Organización Mundial de Aduanas, “OMA” al gobierno mexicano. Por lo anterior, se puede sustentar que el eficiente desempeño del verificador aduanal influye de manera directa en el despacho de las mercancías y en esa misma tesitura la agencia aduanal pueda ofrecer un mejor servicio a sus clientes. De esta manera, si la función pública de este servidor público se desempeña con la calidad que exigen los usuarios, se podría obtener una eficaz realización del despacho, un desaduanamiento ágil de mercancías, un correcto manejo de las mismas, una reducción de costos en el despacho, además de la facilitación del almacenamiento de carga.

De lo anterior, surge la incertidumbre de analizar las afectaciones que se derivan de la función pública que presta la aduana, por conducto del verificador a los agentes aduanales de Manzanillo, Colima, México, identificando las causas por las cuales se generan dichas afectaciones para así proponer acciones que eviten la generación de las causas y por consiguiente sus afectaciones. Asimismo, sean beneficiados los actores del comercio exterior que utilizan dicho servicio público, en especial los agentes aduanales, y de esta forma puedan agilizar el despacho de las mercancías en condiciones óptimas. Considerando que el verificador aduanal representa una figura de vital importancia para llevar a cabo el proceso de importación y exportación de las mercancías en el país, cuando éste ejecuta dicho proceso, se ve involucrado con diferentes actores que contribuyen durante el proceso para una fácil y rápida realización del comercio. Como en todo proceso, se presentan sucesos que generan afectaciones, como: el exceso de carga de trabajo, falta de espacio en las instalaciones, falta de tiempo para la revisión de las mercancías, el horario de trabajo, deficiente organización, entre otras. Mismas que pueden retardar la conclusión de una importación o exportación de mercancías, influyendo estos en el término del despacho de las mismas.

Derivado del proceso del reconocimiento aduanero, el agente aduanal sufre afectaciones por parte de la función pública que desempeña el verificador aduanal, como son principalmente: la duración en el tiempo del despacho; incumplimiento con el cliente; demoras entre otras. Todo esto genera consecuencias económicas, operativas y hasta jurídicas, como una incidencia o hasta un procedimiento administrativo en materia aduanera, “PAMA”, que define Reyes, R. (2009) “conjunto de actos previstos en la ley, ligados en forma sucesiva, con la finalidad de emitir una resolución definitiva, ya sea condonatoria o absolutoria respectándole al particular su garantía de audiencia al considerarle las probanzas y argumentaciones que pretendan justificar la legal estancia de las mercancías de procedencia extranjera en territorio nacional” (p.563), mismas que se suscitan cuando el verificador incumple con su función al momento de la revisión de las mercancías. En el presente artículo se muestran los resultados obtenidos de la investigación de campo, tanto en las encuestas que se aplicaron a los dependientes autorizados, así como las respuestas que arrojó la entrevista con el verificador aduanal, fuentes bibliográficas y anexos. Algunos de los aspectos que podemos enunciar de las conclusiones, es que entre más trabajadores contraten y mayormente estén capacitados se podrán optimizar los tiempos e incurrir en el menor número de incidencias posibles.

REVISIÓN LITERARIA

La presente investigación versa sobre la capacidad y facultad que tiene el gobierno del estado mexicano, a través de la administración general de aduanas, como menciona Carbajal, M. (2002), dentro de una de las funciones, que son: “... reconocimiento aduanero derivado del mecanismo de selección automatizado y comprobación del cumplimiento de obligaciones fiscales ...” (p.149). Es menester la importancia que juega esta dependencia gubernamental, en el contexto de lo que es el comercio exterior, que para Quintana E. (2003) “provee una connotación más bien de un expectador que habla de este tipo de relaciones entre dos

diferentes entes, pero enfocándolas desde el punto de vista del lugar, o país, en el que él se encuentra, hacia los otros entes” (p.7). Por eso, es que esta actividad comercial que se lleva a cabo entre México y otros países ha tomado especial importancia para el desarrollo económico de la entidad federativa de Colima, la región y el países. El escenario sobre el cual se lleva a cabo esta investigación, es en el puerto marítimo dentro de la circunscripción del municipio de Manzanillo del estado de Colima, México, que define la Ley de Puertos:

El lugar de la costa o ribera habilitado como tal por el ejecutivo federal para la recepción, abrigo y atención de embarcaciones, compuesto por el recinto portuario y, en su caso por la zona de desarrollo así como por accesos y áreas de uso común para la navegación interna y afecta a su funcionamiento; como servicios, terminales e instalaciones, públicos o particulares para la transferencia de bienes de transbordo de personas entre los modos de transporte que enlaza (Pacheco F. 2005).

El citado puerto es considerado como un puerto de clase mundial y a su vez el puerto número uno en movilización de carga contenerizada a nivel nacional, este crecimiento se ha fortalecido gracias a la excelente situación geográfica que tiene este puerto natural en el pacífico mexicano y con esto la puerta al continente asiático aunado al boom económico que han alcanzado estas economías, así mismo la cercanía con el centro occidente del país. Otro elemento, es el apoyo directo por parte del gobierno federal en las Instalaciones portuarias, como la define Pacheco F. (2005) “las obras de infraestructura y las edificaciones o superestructuras, construidas en un puerto o fuera del, destinadas a la atención de embarcaciones, tierra u otros modos de transporte. Aunado a los servicios portuarios y la ampliación de la zona norte del puerto y con esto la nueva sección aduanera” (p.140). Cabe destacar que el crecimiento vertiginoso que ha tenido el puerto de Manzanillo en el movimiento de carga contenerizada ha contribuido a que la aduana de este municipio sea la segunda en recaudación de todo México, ya que más de 100 agentes aduanales realizan operaciones de comercio exterior con buenos estándares de calidad. Que define el artículo 10 de la Ley Aduanera, como:

la entrada o salida mercancías del territorio nacional, las maniobras de carga, descarga, transbordo y almacenamiento de las mismas, el embarque o desembarque de pasajeros y la revisión de sus equipajes, deberá efectuarse por lugar autorizado, en día y hora hábil. La administración portuaria integral de Manzanillo(<http://www.puertomanzanillo.com.mx>), que administra un recinto portuario que se compone de 437 hectáreas, mismas que incluyen zonas de agua, muelles y almacenamiento. Actualmente tiene 19 posiciones de atraque (14 comerciales, 3 para hidrocarburos y 2 para cruceros) dividido en dos polígonos, siendo su polígono 2 el de mayor desarrollo. Para el desalojo de las mercancías que se mueven por el Puerto, Manzanillo cuenta con 6.20 kilómetros de vialidades internas y 24.70 kilómetros de vías férreas, lo que le permite el desalojo adecuado y seguro de la carga que transita por esas áreas.

Ademas tiene un canal de navegación de 600 metros de longitud y una profundidad de 16 metros que le permiten recibir buques de mayores dimensiones El puerto de Manzanillo es considerado un puerto multipropósitos, por no solo manejar carga contenerizada, además de tener una posición estratégica en el corredor comercial e industrial al centro y bajío del país, es puerta natural al continente asiático por su posición en el océano pacífico. A la fecha se encuentra realizando un túnel y un segundo nivel de carretera, con el objeto que el tránsito del tren no afecte a la ciudad, pero también con el objetivo de que agilice el movimiento de carga contenerizada, entre otros. Enfocándose al estudio, sin duda no se puede pasar por alto la participación conjunta de los distintos actores del comercio exterior, quienes contribuyen con sus operaciones de una manera más ágil dentro del despacho aduanero de las mercancías, que de conformidad a lo dispuesto con el artículo 35 de la Ley Aduanera, es el conjunto de actos y formalidades relativos a la entrada de mercancías al territorio nacional y a su salida del mismo, que de acuerdo con sus diferentes tráficos y regímenes aduaneros establecidos deben de realizar en la aduana las autoridades aduaneras y quienes introducen o extraen mercancías al territorio nacional, ya sea los consignatarios, destinatarios o propietarios, poseedores o tenedores en las importaciones o remitentes en las exportaciones, así como los

agentes aduanales empleando el sistema electrónico aduanero. El Servicio de Administración Tributaria establecerá mediante reglas, lo procedente en relación al uso del sistema electrónico aduanero en los casos de contingencias derivadas de caso fortuito o fuerza mayor.

Por lo cual, se puede apreciar desde el inicio de una operación de comercio exterior con la participación de un agente aduanal, que: es la persona física autorizada por la Secretaría de Hacienda Crédito Público, "S.H.C.P"., mediante una patente para promover por cuenta ajena el despacho de las mercancías, en los diferentes regímenes aduaneros previstos en la Ley Aduanera, como menciona Guerrero J. (2012), "el es contratado por un importador o exportador para que en su nombre y representación dirija dicho proceso" (p.137). En el momento del reconocimiento aduanero, que define Tosi. J. (2006) "es una de las más importantes, entre otras, de las que le corresponde el servicio aduanero, y se trata de la verificación de la mercadería declarada en una destinación de importación y exportación", como lo define (p.155). En la revisión de mercancías participa este servicio público federal, denominado verificador aduanal, que es el encargado de la revisión de las mercancías por parte de la Aduana y que la función que cumple es de gran importancia para la legal internación de las mercancías.

El verificador de la Aduana es un servidor público de la administración pública federal como lo menciona Serra. A. (2010) citando el artículo 108 de la Constitución Política de los Estados Unidos Mexicanos, que dice, "...se reputarán como representantes de elección popular, a los miembros del poder Judicial Federal y Judicial del Distrito Federal, a los funcionarios y empleados, y, en general, a toda persona que desempeñe un empleo, cargo o comisión de cualquier naturaleza en la administración pública federal..."(p.878). Una vez que ha quedado definido que es un servidor público y lo primordial es, que la constitución mexicana nos da la definición en extenso, de que no nada más en la administración pública federal dependiente del ejecutivo federal; sino de los otros dos poderes y en los tres órdenes de gobierno. Aunque la investigación nada más se centre en la administración pública federal. En el artículo 113 de la constitución política de los Estados Unidos Mexicanos menciona que las leyes sobre responsabilidades administrativas de los servidores públicos, determinarán sus obligaciones a fin de salvaguardar la legalidad, honradez, lealtad, imparcialidad y eficiencia en el desempeño de las funciones, empleos, cargos y comisiones y en el artículo 8 de la Ley Federal de Responsabilidades Administrativas de los Servidores Públicos en 24 fracciones establece las obligaciones de los servidores públicos.

En el artículo 13 de esta Ley de Responsabilidades Administrativas de los Servidores Públicos, en donde se mencionan las sanciones, como son: I.- Amonestación Privada o Pública; II.- Suspensión del empleo; cargo o comisión por un periodo no menor de tres días ni mayor a un año; III.- Destitución del puesto; IV.- Sanción Económica, e V.- Inhabilitación temporal para desempeñar empleos, cargos comisiones en el servicio público. Cabe mencionar que con fundamento en el 109, fracción II, dice, que: La comisión de los delitos por parte de cualquier servidor público será perseguida y sancionada en los términos de la legislación penal. En este mismo orden de ideas, se hace necesario especificar que las facultades regladas, que define el maestro Rohde Ponce en la obra que se cita, en la que menciona de manera muy clara, que son: Las facultades o poderes que se encuentran investidos por el órgano administrativo y se hayan establecido en ley, no sólo señalando la autoridad competente para obrar sino también su obligación de obrar y como hacerlo, en forma que no se deja margen alguno para la apreciación subjetiva de funcionario sobre las circunstancias del acto, se esta en presencia de facultades o poderes totalmente reglados, vinculado su ejercicio por completo a la ley (Trejo, V. 2006).

Por tanto los servicios que presta la aduana, deben de ser de calidad, refiriéndose a que cuenten con lo siguiente: infraestructura adecuada para llevar a cabo las operaciones competentes, personal capacitado, equipo especializado para cumplir con la demanda de los servicios, seguridad, tarifas adecuadas al servicio que ofrecen, así como tiempos ágiles para las operaciones. Una vez que el recinto fiscalizado cumple con su participación en el despacho se procede a consignar las mercancías a un transportista para que éste ingrese a la ruta fiscal para presentarse al mecanismo de selección automatizada, para que de acuerdo con

el resultado que éste arroje, las mercancías continúen el proceso para poder ser introducidas al territorio nacional de manera legal. Por tanto el verificador aduanal debe ser un funcionario calificado, que cuente con el perfil para trabajar para la Aduana, y debe de desempeñar una función de vital importancia en el despacho aduanero. Asimismo la Aduana debe de cuidar los procesos, en cuanto a los tiempos que se les asigna al verificador aduanal para ejercer las facultades de comprobación y no saturarlos de trabajo. Ya que eso puede ser un factor que genere causas que puede derivarse en afectaciones, como: incidencias o procedimientos administrativos aduaneros que causen perjuicios operativos, económicos y jurídicos.

METODOLOGÍA.

La investigación se centra en analizar la función pública del verificador aduanal en relación al ejercicio de sus facultades de comprobación sobre las mercancías al momento del reconocimiento aduanero, describiendo las afectaciones jurídicas y económicas de los importadores y agencias aduanales cuando el verificador aduanal no cumple correctamente con el cumplimiento de su función. El mencionado reconocimiento aduanero, que corresponde a este importante servidor público federal, que tiene la facultad para llevar a cabo la revisión de las mercancías ya sea en una importación como en una exportación. Dicha función puede verse afectada por varios factores, dentro de los que destacan la carga de trabajo, motivo por el cual tiene un tiempo reducido para realizar el reconocimiento, principalmente en aduanas con gran flujo de importaciones y exportaciones. Derivado de la revisión de las mercancías por parte del verificador aduanal, hay situaciones que se presentan, que hacen que verificador incumpla con su función adecuadamente y en consecuencia sea negligente su desempeño.

Por lo expuesto, surgen las siguientes interrogantes: ¿Cuáles son las principales afectaciones que se ocasionan cuando el verificador aduanal incumple en el ejercicio de sus facultades? ¿Cuáles son las causas que generan las afectaciones derivadas del incumplimiento de la función del verificador aduanal?, ¿Cuáles son las principales dificultades a que se enfrenta el verificador aduanal en el desempeño de su función? y ¿Cuáles son las áreas de oportunidad para mejorar la función del verificador aduanal?, y que se puede proponer para evitar las afectaciones operativas, económicas y jurídicas que generan la función del verificador aduanal. Se pueden mencionar cada uno de los objetivos específicos que se plantearon en la presente investigación, como son: Analizar la función pública del verificador aduanal en relación al ejercicio de sus facultades de comprobación sobre las mercancías en el puerto de Manzanillo, Colima, México; Identificar las principales afectaciones que se ocasionan derivado del ejercicio de la función pública del verificador aduanal en el puerto de Manzanillo, Colima, México; determinar las principales dificultades a que se enfrenta el verificador aduanal en el desempeño de su función en el puerto de Manzanillo, Colima, México y determinar las áreas de oportunidad, para mejorar la función del verificador aduanal en el puerto de Manzanillo, Colima, México. En lo que respecta al cumplimiento de los objetivos planteados, así como la respuesta a las preguntas elaboradas para la investigación, llevan a una hipótesis general, que es: Si el verificador aduanal incumple en el ejercicio de sus facultades de comprobación en el momento del reconocimiento aduanero, se generan principales afectaciones en el puero de Manzanillo, Colima, México.

En el desarrollo de la investigación se determinó la cantidad agencias aduanales ubicadas en el municipio de Manzanillo, Colima, México que son usuarios a través de la figura del dependiente autorizado para tenerlas identificadas, ya que se planteo, que en el momento de la revisión de las mercancías en el proceso del reconocimiento aduanero, el verificador aduanal en el ejercicio de sus facultades de comprobación, se provocan afectaciones negativas a las agencias aduanales cuando este servidor público federal incumple en su función. Que no pasa repetidamente, pero cuando se genera impacta negativamente: generando afectaciones operativas, económicas y derivando finalmente en consecuencias jurídicas.

Para comprobar la hipótesis, el estudio se basará en un instrumento de medición aplicado, el cual es un cuestionario que se podrá tabular de manera estadística, a través de herramientas informáticas como el Excel. Es importante mencionar que la información analizada fue obtenida de una encuesta que se aplicó a

una muestra constituida por las agencias aduanales ubicadas en el municipio de Manzanillo, Colima, México. La población a la que se le aplicó la encuesta se determinó en base al padrón de Agencias Aduanales que se encuentran asociadas a la Asociación de Agentes Aduanales del Puerto de Manzanillo, Colima, por sus siglas AAAPUMAC, A.C. de lo anterior se desprende una población de 101 Agencias Aduanales asociadas a esta organización y que se encuentran ubicadas en el puerto de Manzanillo, Colima, México, de las cuales nuestra muestra constó de 81 entidades a aplicarles la encuesta de los cuales se realizó un estudio estadístico.

A los individuos que se aplicó la encuesta fueron a los dependientes autorizados, de cada una las 81 agencias aduanales, estas personas participan de manera directa en las operaciones de comercio exterior que se realizan en el puerto de Manzanillo, Colima, México. Con la intención de que tuviera un rigor científico el presente artículo de investigación y con la intención que la tabulación de resultados fuera más exacta, se utilizó la fórmula de muestra de poblaciones finitas, considerando un universo finito cuando la población objeto de estudio es menor a 500000. La investigación de campo se realizó durante el 2014. El instrumento de recopilación que se utilizó fue el cuestionario, que lo define Lourdes Munch y Ernesto Ángeles (2005), como: “es un formato redactado en forma de interrogatorio en donde se obtiene información acerca de las variables que se van a investigar” (p.55). Dicho instrumento contiene 10 reactivos. Lo anterior en razón, que la investigación tiene un enfoque cuantitativo, y se hizo necesario conocer cuales son las afectaciones que se generan cuando el verificador aduanal incumple en el ejercicio de sus facultades de comprobación cuando lleva a cabo el reconocimiento aduanero sobre las mercancías, para luego conocer las dificultades a las que se enfrenta y estar en oportunidad de detectar las causas que dieron origen. Y en base a estos detectar las áreas de oportunidad para poder proponer soluciones. Cabe hacer mención que la presente investigación tuvo un enfoque cuantitativo y utilizando el metodo inductivo.

RESULTADOS

Se aplicaron un total de 81 cuestionarios a dependientes autorizados, de la muestra de agencias aduanales, que se encuentran incorporadas a la Asociación de Agencias Aduanales del Puerto de Manzanillo, por sus siglas AAAPUMAC, A.C. con base en la investigación de campo realizada, respecto de las afectaciones que se generan cuando el verificador aduanal incumple en su función pública del ejercicio de sus facultades de comprobación en el momento de la revisión de las mercancías del reconocimiento aduanero. Una vez realizada la investigación correspondiente, de haber tabulado y graficado los datos y finalmente haber realizado el análisis y la respectiva interpretación de los datos se han obtenido los siguientes resultados: Con relación al plantamiento, de los problemas derivados de la revisión de mercancías que realiza el verificador aduanal hacia las agencias aduanales, se puede observar que de acuerdo de las 81 encuestas que se realizaron, en su mayoría, el 59% opina que la agencia en la que labora tiene problemas a veces, derivados de la revisión de mercancías que realiza el verificador aduanal hacia las agencias aduanales, mientras que la minoría, refiriéndose a ésta, un 9% regularmente y un 4% siempre, reconociendo entonces que efectivamente esto es muy común.

Con relación a la cuestión que dice: respecto al desempeño del verificador aduanal, de los 81 dependientes autorizados de las agencias aduanales encuestados, referente a como considera el desempeño de la función pública del verificador aduanal, el 9% considera que muy bueno, el 44% considera que bueno, el 43% que regular, el 3% malo y el 1% pésimo. Con relación al cuestionamiento, que dice: de 10 operaciones con reconocimiento aduanero por parte del verificador aduanal, subraya cuantas sufren alguna afectación por parte de los mismos. Arrojo que el 59% de 1-2, el 16% de 3-4 y sólo el 15% ninguna. Por cual manifiesta que el 85 % restante tiene alguna afectación aunque el rango de afectación más votado fue del de 1-2 con un 59% y sólo un 15% no tiene ninguna afectación. En cuanto a la principal causa de afectación, que se da cuando el verificador aduanal incumple en el ejercicio de sus facultades de comprobación, arrojo como resultado que el 38% es por mucha carga de trabajo, el 21% por falta de espacio en las instalaciones del

recinto fiscalizado y la tercera por falta de tiempo para la revisión de las mercancías, con un 14% seguida del 11% con la que refiere al horario establecido.

En lo que respecta a las principales afectaciones que causan los verificadores a los agentes aduanales al momento de la revisión de las mercancías, la que prácticamente fue la más votada con el 81%, que especifica la duración en el tiempo del despacho y la dos últimas, con rango muy bajo, fue, con un 9% incumplimiento con el cliente y 5% el denominado otro. En cuanto al cuestionamiento que refiere a la principal dificultad por la que no se cumple adecuadamente la función del verificador, arrojó con una mayoría bastante amplia, de un 71% señaló que la carga de trabajo y en un segundo lugar con un 20% fue la falta de capacitación y en una escala muy menor fue la falta de preparación académica y la falta de equipamiento y herramienta. Se llegó a la conclusión, que el promedio del tiempo de parte de los dependientes, en que se lleva a cabo la revisión de las mercancías por parte del verificador aduanal es de 30 minutos a una 1 hora, según el 24% de encuestados que así lo estipularon, en un segundo lugar, con un 23% los que mencionaron que otro, muy seguido de un tercer lugar 2:30 a 3:00 horas y un cuarto lugar con un 16% de rango de tiempo de 1:30 a 2:00 horas.

De los 81 dependientes de las agencias aduanales encuestadas manifestó, con una fuerte mayoría de un 65%, que no está conforme con el tiempo en que el verificador aduanal emplea usualmente para la revisión de las mercancías, dejando solamente a un 35% de los encuestados que dijeron que están conformes con el tiempo en que el verificador aduanal emplea usualmente para la revisión de mercancías. Asimismo, en una paridad muy similar al anterior cuestionamiento, que habla de la conformidad con la revisión, aparece este otro, que dice textualmente: estima que es adecuado el tiempo en que se llevaban a cabo la revisión de las mercancías; por lo cual la mayoría de los encuestados señaló que el 63% considera que no es adecuado el tiempo que se emplea para la revisión de las mercancías y un 37% considera que si es adecuado. Por lo anterior se manifiesta que más de dos terceras partes ni están conformes ni consideran adecuado el tiempo para la revisión de las mercancías. Para cerrar este informe de resultados, que se realizó en el puerto de Manzanillo, Colima, México, se tuvo la oportunidad de indagar cuáles eran las áreas de oportunidad más importantes para los verificadores aduanales, arrojando una mayoría con un 49% respecto a la cantidad de personas, o sea, el número de verificadores que hay para realizar la revisiones de mercancías es una debilidad, en un segundo lugar significativo con un 36%, la capacitación y el tercero, cuarto y quinto lugar en una escala muy menor del 5% para bajo y en ese orden, los rubros: otro, remuneración de sueldo y equipo y herramientas para la revisión.

CONCLUSIONES

La globalización, como la define Hill Ch. (2007) “se refiere al cambio hacia una economía mundial más integrada e interdependiente” (p.5). Este fenómeno de carácter internacional al que México se ha subido, como lo dicta el artículo 1 de la Ley de Comercio Exterior, en el que menciona, como uno de los objetivos, integrar adecuadamente la economía mexicana con la internacional y en razón de esto, es que nuestra entidad federativa de Colima y en particular el municipio de Manzanillo, se ha consolidado como un puerto en constante crecimiento por los niveles tan altos que mueve en carga contenerizada y en consecuencia el sector de servicios logístico. Esto ha traído consigo que flujo comercial este aumento y genera una serie de situaciones en despacho de las mercancías en particular en el reconocimiento aduanero. Por tal motivo, la presente investigación tuvo como objetivo general analizar las afectaciones económicas derivadas del ejercicio de las facultades de comprobación a cargo del verificador aduanal en Manzanillo, Colima, México, identificando las causas por las cuales se generan dichas afectaciones para así proponer acciones que eviten la generación de las causas y por consiguiente sus afectaciones. Se hace constar que las afectaciones que sufren las agencias aduanales y las empresas importadoras, de la función pública que ofrece el verificador aduanal, a efecto el buen desempeño con que se ejercen las facultades para el reconocimiento aduanero y consecuencia los servicios que los agentes aduanales ofrecen a las empresas. Es necesario mencionar que se registró en la investigación, las principales afectaciones, que son: duración en el tiempo del despacho,

incumplimiento con el cliente, pago por demoras, todas estas fueron las más seleccionadas en las encuestas, provocando una función pública negligente a los dependiente autorizados, todas estas originadas principalmente por carga excesiva de trabajo, la falta de capacitación a los verificadores aduanales, y por la falta de un mayor número de verificadores aduanales que realicen los reconocimientos aduaneros.

Por lo cual se indagó, a través de un cuestionario dirigido a los dependientes autorizados, con preguntas, como: cuál es la frecuencia con que las agencias tienen problemas al momento de la revisión de mercancías; contestando un 59% que a veces; así como la percepción que se tienen del desempeño del verificador aduanal, obteniendo un desempeño bueno con el 44% de los encuestados, cabe hacer mención que en la pregunta cuarta de la entrevista realizada al verificador aduanal, se catalogó con un desempeño como bueno. Asimismo, se logró conocer la principal causa de afectación, cuando el verificador aduanal incumple en el ejercicio de sus facultades de comprobación, con un 38% votada la excesiva carga de trabajo, seguida con un 21% por falta de espacio en un recinto fiscalizado; datos que se confrontan con la respuesta de la primer pregunta al verificador aduanal, respecto de las situaciones o causas que se presentan en el desarrollo de su función, a lo cual contesto que la excesiva carga de trabajo, y la falta de contratación de más verificadores aduanales entre otras. Además, se logró conocer el tiempo que se llevan a cabo la revisión de las mercancías por parte del verificador aduanal, siendo escogida la opción de 3:30 a 4:00 horas con un 24% seguida en segundo lugar con un 23% la opción de otro y en un tercer lugar con un 21% la opción de 2:30 a 3:00 horas.

El objetivo de investigación, de determinar las principales dificultades que se encuentra en verificador aduanal en el desempeño de su función, arrojó como resultado dentro de la pregunta del cuestionario aplicado, con un 71% la carga excesiva de trabajo, con un 21% la falta de capacitación, seguida de la falta de preparación académica con un 5% y en un 4% la falta de equipamiento o herramienta. Por lo tanto, se realizan las siguientes recomendaciones: contratar un mayor número de verificadores aduanales para la realización de los reconocimientos aduaneros; brindarles una capacitación constante a los verificadores aduanales. Evaluar constantemente la satisfacción de las agencias aduanales y las empresas que hacen uso de la aduana, respecto la función pública que desempeña el verificador aduanal y así como apegarse a los tiempos acordados que estipula la Legislación Aduanera para los reconocimientos aduaneros. Por todo lo anterior y la investigación en su totalidad, los dependientes autorizados encuestados y la entrevista con el verificador aduanal se propone a la administración general de aduanas y a las aduanas en lo particular tomar las siguientes sugerencias para que puedan ofrecer un buen desempeño en la función pública: Se contraten un mayor número de verificadores aduanales, se impartan cursos a los verificadores aduanales así como un mayor número de espacios para que se realicen los reconocimientos aduaneros. De acuerdo con los resultados obtenidos en la investigación se comprueba la hipótesis que se plantea, en la cual se afirma que si el verificador aduanal incumple el ejercicio de sus facultades de comprobación en la revisión de mercancía del reconocimiento aduanero, luego entonces, se generan las principales afectaciones en el que un 59% ha tenido problemas a veces al momento que se realiza el reconocimiento aduanero.

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BIOGRAFÍA

Javier Navarro Sánchez Díaz, es profesor por asignatura en la Universidad de Colima, Escuela de Comercio Exterior. Puede ser contactado en la Escuela de Comercio Exterior, av. Elías Zamora Verduzco 269 Col. Valle de las garzas. Manzanillo, Colima, México, correo:

Óscar Bernardo Reyes Real, es profesor de tiempo completo en la Universidad de Colima, Escuela de Comercio Exterior. Puede ser contactado en la Escuela de Comercio Exterior, av. Elías Zamora Verduzco 269 Col. Valle de las garzas. Manzanillo, Colima, México, correo:

Ariel Gutiérrez Ortiz, es profesor de tiempo completo en la Universidad de Colima, Escuela de Comercio Exterior. Puede ser contactado en la Escuela de Comercio Exterior, av. Elías Zamora Verduzco 269 Col. Valle de las garzas. Manzanillo, Colima, México, correo:

Manuel Rubio Maldonado, es profesor de tiempo completo en la Universidad de Colima, Escuela de Comercio Exterior. Puede ser contactado en la Escuela de Comercio Exterior, av. Elías Zamora Verduzco 269 Col. Valle de las garzas. Manzanillo, Colima, México, correo:

INTEGRACIÓN DEL PUERTO DE MANZANILLO, MÉXICO A LA CADENA DE SUMINISTRO GLOBAL: EL CASO DE LAS LÍNEAS NAVIERAS

Ariel Gutiérrez Ortiz, Universidad de Colima
Oscar Bernardo Reyes Real, Universidad de Colima
Aurelio Déniz Guizar, Universidad de Colima
Manuel Rubio Maldonado, Universidad de Colima

RESUMEN

El transporte marítimo internacional es un elemento clave sobre el que se sustenta el proceso de globalización económica y comercial, además de ser esencial dentro de la cadena de suministro. En este sentido, la tendencia hacia la concentración en el transporte marítimo de líneas regulares es inevitable. La presente investigación tiene como propósito determinar los factores que las líneas navieras consideran importantes para que se facilite la integración del puerto de Manzanillo, Colima, México a la cadena de suministro global. La búsqueda y obtención de la información se efectuó a través de una investigación de campo que se realizó sobre una muestra de poblaciones finitas aplicada a las líneas navieras establecidas en el puerto de Manzanillo, Colima, México, utilizando el método hipotético deductivo. En orden de importancia para los encuestados las alianzas estratégicas, el uso de tecnologías de información, la capacitación y eficacia de los recursos humanos y los servicios a la medida del cliente son de suma importancia para que dicho puerto se integre cada vez más a la cadena de suministro global.

PALABRAS CLAVE: Cadena de Suministro Global, Integración, Alianzas Estratégicas, Líneas Navieras

PORT INTEGRATION IN MANZANILLO, MEXICO TO GLOBAL SUPPLY CHAIN: THE CASE OF SHIPPING LINES

ABSTRACT

International shipping is a key element on which the process of economic and commercial globalization is based, as well as being essential within the supply chain. In this sense, the trend towards concentration in liner shipping is inevitable. This research aims to determine the factors that the shipping lines consider important for facilitating the integration of the port of Manzanillo, Colima to the global supply chain. The search and retrieval of information is performed through a field research was conducted on a sample of finite populations applied to shipping lines established in the port of Manzanillo, Colima, Mexico, using the hypothetical deductive method. In order of importance to respondents the partnerships strategies, the use of information technology, the training and effectiveness of human resources and the services tailored to the customer are very important for global supply chain integration.

JEL: F1 and L9

KEYWORDS: Global Supply Chain, Integration, Strategic Alliances, Shipping Lines

INTRODUCCIÓN

Considerando que la mayor parte del comercio internacional se realiza por vía marítima, el transporte marítimo internacional es un elemento clave sobre el que se sustenta el proceso de globalización económica y comercial, además de ser esencial dentro de la cadena de suministro. En este sentido, la tendencia hacia

la concentración en el transporte marítimo de líneas regulares es inevitable. Las principales empresas navieras no sólo están aumentando su tamaño y capacidad de participación en el mercado mediante la introducción de buques más grandes, que les permiten mover mayor volumen de carga a menor costo, sino que también lo hacen mediante la formación de alianzas estratégicas o mediante la adquisición o fusión de las empresas competidoras. Sin duda, las alianzas estratégicas y las fusiones de los llamados *mega-carriers* (grandes consorcios de transporte marítimo y multimodal) representan una nueva y sólida tendencia que modifica notablemente la organización del transporte marítimo internacional y la posición de los puertos. La proliferación masiva de alianzas parece ser una respuesta de los transportistas a las demandas de la producción globalizada, a la integración de una cadena de suministros más eficiente y a la creciente desregulación del sector marítimo. Por su función, el transporte se concibe como un elemento importante para la adecuada articulación de la cadena de suministro, por ejemplo, localizado entre los clientes y los proveedores en un proceso mercantil.

Para Jiménez y Hernández (2002), la cadena de suministro se define como el conjunto de empresas integradas por proveedores, fabricantes, distribuidores y vendedores (mayoristas o detallistas) coordinados eficientemente por medio de relaciones de colaboración para colocar los requerimientos de insumos o productos en cada eslabón de la cadena en el tiempo preciso al menor costo, buscando el mayor impacto en la cadena de valor de los integrantes con el propósito de satisfacer los requerimientos de los consumidores finales. El adecuado desempeño de la cadena de suministro depende en gran parte del transporte. El puerto de Manzanillo es considerado como el puerto número uno a nivel nacional en cuanto al movimiento de carga contenerizada además del crecimiento acelerado de la infraestructura que se manifiesta actualmente, por lo que se ha convertido ya en un requisito que cada uno de los actores del comercio exterior desempeñe sus actividades en condiciones de máxima calidad, debido a estas exigencias ha surgido la necesidad de cooperación entre estos actores involucrados para agilizar procesos y seguir en la competencia global (API, 2013). Por lo anterior la presente investigación es necesaria e importante para determinar los factores que las líneas navieras consideran importantes para que se facilite la integración del puerto de Manzanillo, Colima, México a la cadena de suministro global.

REVISIÓN DE LITERARIA

A medida que va pasando el tiempo las actividades relacionadas con el comercio internacional van creciendo y por consecuencia se va incrementando las transacciones comerciales (exportaciones e importaciones) entre diversos países. Varios de ellos se encuentran inmersos en bloques comerciales. Para llevar a cabo las actividades propias del comercio internacional participan diferentes compañías que hacen posible el movimiento de mercancías, formando una cadena en la cual todas las empresas están conectadas unas con otras y con esto se pueda alcanzar la eficiencia en toda la cadena y así lograr que los bienes lleguen en tiempo y forma a los clientes/consumidores. Las líneas navieras son compañías que forman parte de dicha cadena, es decir son sólo un eslabón de ésta.

De acuerdo con Porter (2008), la ventaja competitiva es una superioridad que posee una empresa ante otras empresas del mismo sector o mercado, que le permite destacar o sobresalir ante ellas, y tener una posición competitiva en mencionado sector o mercado. Por lo que, los eslabones afectan las actividades de desempeño y costo del otro e influyen en su ventaja competitiva. Por ejemplo: (i) no se puede pensar en brindar un producto de calidad superior si sus componentes no lo son, (ii) el costo de un bien está afectado por el costo de sus materias primas, materiales y otros insumos adquiridos a los proveedores, (iii) la velocidad de llegada al mercado depende de la rapidez de respuesta de los proveedores, ya que el tiempo de ciclo de éstos limita el del productor. Para Beamon (1998), una cadena de suministro es un proceso de fabricación estructurado donde los materiales crudos son transformados a bienes acabados, entonces son entregados para acabar en las manos de los clientes. Según Chow y Heaver (1999) una cadena de suministro es el grupo de fabricantes, proveedores, distribuidores, detallistas, transporte, información y otros proveedores de servicio de administración logística que están comprometidos en proporcionar bienes a

consumidores. Ayers (2001) define la cadena de suministro como procesos de ciclo de vida involucrando bienes físicos, información, y flujos financieros cuyo objetivo es satisfacer al consumidor final que requiere bienes y servicios de proveedores diversos, conectados. En tanto, Pienaar (2009), citado por Assey (2012), define la cadena de suministro como una descripción general de la integración de proceso que implica organizaciones para transformar materiales crudos a bienes acabados y para transportarlos al usuario final.

A raíz de la liberalización y la globalización, cada vez se hace más relevante la interdependencia entre productores y mayoristas en las cadenas de suministro internacional (Fourie, 2006). La cadena de suministro se refiere a la red de organizaciones que están implicadas en los procesos diversos y actividades que generan valor en bienes y servicios del productor hasta el cliente final. Además de ser una coordinación estratégica y eficaz de las funciones de los negocios convencionales dentro de una corporación específica y a lo largo de los negocios dentro de una cadena de suministro, con el objetivo de desarrollar un rendimiento a largo plazo de la cadena de suministro y de la corporación, como una entidad (Christopher, 1998). Para Grant, Lambert, Stock y Ellram (2006), la administración de la cadena de suministro se refiere a la integración de procesos empresariales desde el usuario final hasta los proveedores de información, bienes y servicios que adicionan valor a los consumidores. En tanto que para Panayides (2006) la integración puede proporcionar agilidad a lo largo de la cadena de suministro.

Una estrategia orientada a sumar capacidades se lleva a cabo con el fin de competir en mejores condiciones. En las organizaciones que asumen este tipo de estrategia, la misma se le conoce como alianza. Las alianzas entre las organizaciones, a su vez, asumen diferentes formas como: las licencias, acuerdos de mercadeo conjunto, consorcios, integración de estándares, investigación conjunta, acuerdos especiales para acceso a tecnología o mercados y franquicia. En general, se reconoce que la integración entre organizaciones es una forma de unión total o parcial para enfatizar el desarrollo de fortalezas especiales. Donde ambas formas procuran incrementar la capacidad competitiva de los negocios u organizaciones y por supuesto mejorar el rendimiento o incrementar el beneficio de las mismas (Da Silva, 2002). El transporte es uno de los elementos más críticos, de los más importantes pero de los menos entendidos en la cadena de suministro. Por lo anterior, la administración de transporte es un aspecto crítico y se concibe como un elemento clave para la adecuada articulación de la cadena de suministro. Para una empresa, la capacidad de entregar constantemente productos a tiempo, al precio correcto y con la calidad adecuada, afecta favorablemente la opinión del cliente sobre el servicio. En tal virtud, el transporte requiere ser un servicio de calidad en términos de seguridad, regularidad, oportunidad, entregas a tiempo y costos, para ambas partes del proceso (Jiménez y Hernández, 2002).

Las cadenas de suministro generan fuertes obligaciones entre los participantes de la estructura de la cadena con el fin de lograr ventajas competitivas en algún diseño explícito. Tal condición permite observar la necesidad de establecer vínculos más estrechos entre las unidades productivas participantes que las obliga a mantener sistemáticamente interacciones (Durango, 2008). Los puertos hoy en día juegan una función importante como miembros de una cadena de suministro. En esta función, el puerto está considerado como parte de un grupo de organizaciones en que la logística y diferentes operadores de transporte están implicados en traer valor a los consumidores finales. Para lograr el éxito es necesario conseguir un grado más alto de coordinación y cooperación (De Souza, Geraldo, Beresford y Pettit, 2003). La competencia entre puertos, particularmente aquellos en el mismo rango geográfico se ha intensificado. Por lo que en la actualidad, la competitividad de un puerto depende en gran medida en la habilidad de puertos para integrarse en cadenas de suministro global. La identificación de los parámetros que contribuyen a la integración del puerto/terminal en cadenas de suministro habilita operadores del puerto para establecer estrategias con la finalidad de aumentar la integración y conseguir ventajas competitivas (Panayides y Song, 2009). El contexto de una cadena de suministro integrada es una colaboración de varias firmas que consideran un sistema de flujos y restricciones de recursos importantes. Dentro de este contexto, la estructura y la estrategia de una cadena de suministro se producen a partir de los esfuerzos que permiten cumplir el compromiso operativo de una empresa con sus clientes, al mismo tiempo que apoyan las redes de

distribución y de proveedores para obtener una ventaja competitiva (Bowersox, Closs y Cooper, 2007). Los puertos marítimos pueden considerarse como un eslabón de la cadena de suministro, en él confluyen una gran cantidad de actores que conforman entre otros aspectos la especialización, lo que permite ser más eficiente bajo el concepto de economías de escala que impactan en la competitividad (Moreno, 2012).

Tradicionalmente las autoridades portuarias jugaron el papel de facilitadores, enfocándose en la provisión de superestructura e infraestructura para las operaciones de embarque, carga y descarga, almacenaje temporal y operaciones en el interior del puerto (Cullinane, Song y Gray, 2002; Tongzon y Heng, 2005). Kalwani y Narayandas (1995) comentan que las relaciones entre proveedores y clientes/consumidores permiten retener o incluso mejorar los niveles de rentabilidad entre ellos más que aquellas compañías que emplean un enfoque tradicional. Para alcanzar una sincronización entre las operaciones intermodales es esencial tener una adecuada estructura de gobernanza en las relaciones entre puertos y líneas navieras (Panayides, 2002). Los puertos que construyen relaciones de cooperación a largo plazo se consideran que tienen altos niveles de integración en la cadena de suministro (Song y Panayides, 2007).

Desde 1994 en México, los puertos se especializan en carga contenerizada, desarrollan un departamento de manejo comercial, tratan de convertirse en plataformas logísticas y se organizan para desarrollar espacios de flujos. Tratan de incorporar a la carga alto valor agregado y priorizan el manejo tecnológico y el conocimiento buscando emular a los puertos del mundo desarrollado (Ojeda, 2008). El puerto de manzanillo se encuentra en una buena situación en lo que ha conectividad se refiere; la oferta de servicios marítimos es una de las más amplias de todo México y es la más importante en la línea de negocio de los contenedores. Actualmente el puerto tiene relaciones comerciales con más de 57 puertos en exportación y 67 en importación, además de 6 destinos nacionales y cuenta con un total de 33 líneas navieras prestando los servicios marítimos en el puerto. La mayoría de las rutas marítimas que tienen recalada en el puerto son regulares. Entre ellas destacan: APL, CSAV, MSC, Hanjin Shipping, Hapag Lloyd, Hamburg Sud, Hyundai Merchant Marine, K Line, NYK, CSCL, CMA CGM, Maruba, Maerks line, CCNI, MOL, Höegh, TBS, Star Shipping, AKO Line, Pan Ocean Shipping, Daichi Shipping, Baja Ferrries, Carnival Cruises Line, Norweigan Cruises Line, Pullmantur Cruises, Eukor Car Carries, Gear Bulk Shipping, SK Shipping, Evergreen, Wan Hai Line, PIL, Cosco, y Daewo Shipping (Administración Portuaria Integral de Manzanillo, 2013).

METODOLOGÍA

El método de investigación a seguir es el método hipotético deductivo planteando la hipótesis en la que se establece que las alianzas estratégicas, el uso de tecnologías de información, la capacitación y eficacia de los recursos humanos y los servicios a la medida del cliente que ofrecen las líneas navieras son factores de cooperación que permiten integrar al puerto de Manzanillo, Colima, México a la cadena de suministro global. Con respecto a la recopilación de los datos, el instrumento utilizado fue el cuestionario, el cual es el conjunto de preguntas preparadas cuidadosamente sobre hechos y aspectos que interesan en una investigación para su contestación por la población o su muestra. En el presente estudio se utilizará la investigación mixta, que es aquella que participa de la naturaleza de la investigación documental y de la investigación de campo (Zorrilla, 1993). Esta investigación se llevó a cabo en la ciudad-puerto de Manzanillo, Colima, México, el objeto de estudio fueron las líneas navieras, las cuales forman parte de la Asociación Mexicana de Agentes Navieros (AMANAC). En este puerto operan cerca de 33 líneas navieras, entre carga contenerizada y carga general, sin embargo no todas cuentan con una oficina propia en este lugar. Sólo 20 de ellas tienen una oficina física en este espacio geográfico. Por lo que, a éstas se aplicó la encuesta.

RESULTADOS

El total de las empresas encuestadas está totalmente de acuerdo en que los recursos humanos capacitados en la prestación de servicios ayudan a que el puerto de Manzanillo se integre a la cadena de suministro global. El trabajo en equipo y el conocimiento de los trámites ante las autoridades son temas de capacitación importantes para las líneas navieras en un 67%. El 70 % de dichas compañías ofrecen capacitación a su personal de manera semestral Otro elemento importante, según las líneas navieras, para que el puerto de Manzanillo se integre a la cadena de suministro global es proporcionar servicios a la medida del cliente (personalizados) en un 75%. Además de que el 70% considera que ese tipo de servicios representan ganancias significativas. En el mismo sentido, el 90% de las líneas navieras considera que el uso de las tecnologías de información, mejoran la prestación de sus servicios. El 100% de los encuestados afirman que cuenta con las tecnologías de información adecuadas para la prestación de sus servicios y consideran que es un factor determinante para que el puerto de Manzanillo se integre a la cadena de suministro global. El perfil y la cantidad de los recursos humanos que laboran en las líneas navieras es el adecuado para la prestación de servicios. El 100% de las líneas navieras considera que las alianzas estratégicas son un factor clave que mejora la prestación de sus servicios y les genera importantes beneficios como: operativos, financieros y administrativos. Además, de que es una acción que permite que el puerto de Manzanillo se integre a la cadena de suministro global. De manera similar, el total de las empresas encuestadas considera relevante realizar las alianzas estratégicas entre miembros de la cadena de suministro: con el transporte marítimo (32%), y con un 18% con los transportes ferroviario y carretero.

CONCLUSIONES

Las principales empresas navieras no sólo están aumentando su tamaño y capacidad de participación en el mercado mediante la introducción de buques más grandes, que les permiten mover mayor volumen de carga a menor costo, sino que también lo hacen mediante la formación de alianzas estratégicas o mediante la adquisición o fusión de las empresas competidoras. Los puertos mexicanos se han visto inmersos en un proceso de reestructuración y modernización de gran relevancia durante la última década. Con la apertura comercial y las tendencias globalizadoras de la economía mundial, el sector marítimo-portuario requirió de cambios substanciales para mejorar tanto su eficiencia operativa, como su integración territorial con regiones interiores donde se encuentran localizados los principales centros de producción, distribución y consumo del país. Las líneas navieras y las rutas marítimas determinan la importancia de un puerto en dos sentidos. Por una parte, evidencian sus conexiones a nivel global y, por otra, posibilitan la diversificación de los vínculos del puerto con las regiones del interior del país.

Existe una relación directa entre la presencia de líneas navieras regulares y el hinterland del puerto (zona de influencia al interior del país). La presencia o ausencia del primer elemento determina la expansión o contracción de la zona de influencia de los puertos. El puerto de Manzanillo es un punto de transbordo (puerto hub) ideal para los países de Centro y Sudamérica, así como para la costa oeste de los Estados Unidos de Norteamérica y Canadá. Se identificó que la integración proviene desde la capacitación de los recursos humanos involucrados, la cual es determinante y los encuestados la consideran un factor que ayuda a facilitar la integración del puerto a la cadena de suministro, de la misma manera, tal como se registraron en la investigación los principales factores que ayudan a facilitar la integración del puerto son: los servicios a la medida de los clientes, las tecnologías de información con las que cuenta la empresa, recursos humanos adecuados y eficaces, y contar con alianzas estratégicas con otras empresas, ya sean líneas navieras, empresas de autotransporte o algún otro medio de transporte involucrado en la cadena de suministro, así como los beneficios que conlleva el contar con estas alianzas.

Sin duda, las alianzas estratégicas y las fusiones de los llamados *mega-carriers* (grandes consorcios de transporte marítimo y multimodal) representan una nueva y sólida tendencia que modifica notablemente la

organización del transporte marítimo internacional y la posición de los puertos dentro de la cadena de suministro. Las navieras, los operadores de transporte multimodal y los agentes de carga se han concentrado en los puertos selectos y han propiciado y presionado para mejorar los enlaces terrestres y expandir el hinterland, entre otras cosas, porque el tiempo es prioritario para las cadenas productivas de alto valor manejadas por ellos. Las alianzas, mientras mayor sea la amplitud de alcance, tienen la posibilidad de crear verdaderas redes mundiales de transporte y distribución, cuya cobertura no sólo aumenta, en grado y en frecuencia, por los océanos, sino también a través de las regiones o los fragmentos territoriales conectados a los procesos de producción global. En este sentido, lo fundamental de las alianzas estratégicas globales es la dimensión geográfica de su implantación.

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CONDICIONES COMPETITIVAS DE LAS PYMES EN LA COSTA CARIBE COLOMBIANA: EL CASO DE SANTA MARTA

Carlos Alberto Cano Plata, Universidad De Bogotá Jorge Tadeo Lozano

RESUMEN

La presente ponencia permite determinar la competitividad en la PYME de la costa Caribe colombiana particularmente en la ciudad capital de Santa Marta.; corresponde a un trabajo de largo alcance financiado por la Universidad Jorge Tadeo Lozano correspondiente a convocatoria interna No. 8; Comprende un estudio inscrito en el campo de trabajo de teorías y prácticas de la administración, que adelanta el grupo de investigación GleAgt con el fin de robustecer la línea de investigación en estudios de la organización definida en la Facultad de Ciencias Económico-Administrativas de la Universidad y que dio inicio en el año 2012. El objetivo consistió en aplicar una metodología uniforme que permitió determinar el nivel de competitividad de la PYME, considerando criterios tanto internos como externos, que se constituyó en una herramienta de análisis comparativo en diferentes aspectos. El marco teórico-conceptual de la investigación se fundamentó en las investigaciones que han intentado medir la competitividad empresarial generando indicadores para tal fin, así también se analizó una herramienta llamada el Mapa de Competitividad del BID la cual mide los aspectos internos de las empresas con lo que permitió formarse una idea del nivel de competitividad de las mismas, constituyéndose en un indicador de competitividad interno. De otro lado, se analizó la teoría de competitividad sistémica la cual enfocó la competitividad en cuatro niveles: macro, meso, meta y micro.

PALABRAS CLAVE: Pymes, Santa Marta; Competitividad

COMPETITIVE CONDITIONS OF SMEs IN THE COLOMBIAN CARIBBEAN COAST: THE CASE OF SANTA MARTA

ABSTRACT

This paper determines the competitiveness of SMEs in the Colombian Caribbean coast particularly in the capital city of Santa Marta .; corresponds to a long-range work funded by the Universidad Jorge Tadeo Lozano corresponding to internal notice No. 8; Includes a study written in the working field theories and practices dministration, being conducted by the research group GleAgt in order to strengthen the research in organization studies defined in the Faculty of Economic and Administrative Sciences, University which began in 2012. The goal was to apply a uniform methodology that allowed us to determine the level of competitiveness of SMEs, considering both internal and external criteria, which constituted a tool for comparative analysis in different aspects. The theoretical and conceptual framework of the research was based on studies that have attempted to measure generating business competitiveness indicators for this purpose, and a tool called also analyzed Competitiveness Map IDB which measures the internal aspects of the companies with allowing an idea of the level of competitiveness of the same, becoming an indicator of internal competitiveness. Macro, meso, and micro goal: On the other hand, the theory of systemic competitiveness competitiveness which focused on four levels was analyzed.

JEL: M10, M11, M20

KEYWORDS: Smes, Santa Marta; Competitiveness

INTRODUCCIÓN

Las PYME (pequeñas y medianas empresas) Conforman parte sustancial de la economía Colombiana. Estas representan el 96,4 % del número de organizaciones en Colombia y aportan con el equivalente al 63% de fuentes de empleo en la Nación; con el 45% de la producción manufacturera, el 40% de los salarios y el 37% del valor agregado. Son más de 650.000 empresarios cotizando en el sistema de seguridad social. Este estudio empírico en un grupo de pymes en Santa Marta, muestra el estado en la gestión direccionada de su impacto en diferentes variables, como innovación y conocimiento, gestión humana, comunicación e información y gerencia estratégica, que son manejadas obligatoriamente por la alta gerencia de las organizaciones, así como su impacto con la utilidad operacional como medida fundamental al aporte de riqueza.

REVISIÓN LITERARIA

De acuerdo con los planteamientos de Porter (1990) y Krugman (1994) los que compiten son las empresas no las naciones, a un país lo hace competitivo las empresas que hay en este. A continuación revisaremos algunos conceptos de competitividad empresarial. La competitividad es la capacidad de una empresa para que rivalizando con otras, alcance una posición competitiva favorable que permita la obtención de un desempeño superior a las empresas de la competencia. Para Lall, Albadalejo y Mesquita (2005), el concepto de competitividad proviene de la bibliografía sobre administración de empresas, y viene a ser la base para el análisis estratégico empresarial; las compañías compiten para captar mercados y recursos, miden la competitividad según su participación relativa en el mercado o su rentabilidad y utilizan la estrategia de la competitividad para mejorar su desempeño con base en la rentabilidad el cual es requisito para ser competitiva, lo señala también la industria de Canadá como se ve a continuación:

Una empresa es competitiva si es rentable: Lo cual implica que su costo promedio no excede del precio de mercado de su producto. Así también, su costo no excede del costo promedio de sus competidores. Si no es así, entonces implica que tiene una productividad más baja o paga precios más elevados por sus insumos, o por ambas razones (*Industry* Canadá 1995, citado en Solleiro at el, 2005). También señalaron que la competitividad es la capacidad de una organización para mantener o incrementar su participación en el mercado basada en nuevas estrategias empresariales, en un sostenido crecimiento de la productividad, en la capacidad inter empresarial para participar en negociaciones con diferentes instituciones y otras compañías dentro de su ambiente, en la existencia de un ambiente competitivo determinado por el sector y el mercado de los consumidores en políticas introducidas por los gobiernos nacionales y alianzas económicas regionales. La competitividad de las empresas depende de factores en tres niveles: el primer nivel es la competitividad del país, que incluye variables como la estabilidad macroeconómica, la apertura y acceso a mercados internacionales o la complejidad de la regulación para el sector empresarial; el segundo nivel se refiere a la infraestructura regional; un tercer nivel que explica la competitividad de las empresas tiene que ver con lo que ocurre dentro de la propia empresa para Cervantes, la competitividad empresarial se deriva de la ventaja competitiva que tiene una empresa a través de sus métodos de producción y de organización (reflejados en precio y en calidad del producto final) con relación a los de sus rivales en un mercado específico (Abdel y Romo, 2004). Cuando nos referimos a competitividad no podemos dejar de lado el trabajo de Porter (1990), quien se refiere a la Ventaja competitiva como la clave de la competitividad.

El marcó la separación de los enfoques tradicionales basados en el concepto de ventajas comparativas, haciendo énfasis en que mientras que las ventajas comparativas se heredan, las ventajas competitivas se crean. A este respecto, estudios empíricos, señalan que rara vez se ha dado un crecimiento sostenido basado puramente en factores heredados; este se ha dado más bien por: la vinculación de factores y actividades tales como las estrategias empresariales y la estructura del rival; la existencia o inexistencia de industrias de apoyo; las condiciones de los factores mismos como la disponibilidad de mano de obra calificada o

infraestructura adecuada, y las condiciones de la demanda Sin embargo, el diamante de Porter (1990) sigue vigente y es usado hoy en día por corporaciones y organismos internacionales, más cuando se refuerza con su nueva extensión de competencia ambiental, el cual ha sido incluso estilizado por quienes forjan las políticas de la Pyme (Paz, 2002). De este modo, hemos pasado de la ventaja comparativa a la ventaja competitiva (aunque estos no son mutuamente excluyentes sino que se complementan), a la cadena productiva y la revisión del entorno, a la noción de competitividad sistémica, de regionalización, clústers y territorios competitivos. Esta evolución nos permite enfrentar nuevos retos: globalización, internacionalización y desregulación de mercados. Aplicar nuevas estrategias basadas en la gestión tecnológica, la gestión del conocimiento, la cooperación. A ver el mercado no sólo como local sino también aventurarse al mercado internacional y sus exigencias (Martínez y Álvarez, 2006).

METODOLOGÍA

Se trató de una investigación de carácter descriptivo, en la que se realizó una investigación documental y de campo. La población objetivo que fue considerada corresponde a las pequeñas y medianas empresas (PYMES) que operan en la costa Caribe colombiana particularmente en Santa Marta.

Tipo de Investigación: Para analizar los factores externos de la competitividad (niveles macro, meso, meta) se aplicó un diseño de investigación documental, con revisión bibliográfica pertinente para el estudio de estas variables y su efecto en el desempeño de las Pymes. Para la determinación del nivel de competitividad y factores internos, se empleó un diseño de investigación de campo, toda vez que los datos que se analizaron fueron recopilados a través de visitas a las empresas y aplicación de cuestionarios por vía web y personal acorde con lo propuesto por Balestrini, (2006).

Procedimientos y Técnicas: Se seleccionó de manera aleatoria la muestra piloto para verificar la claridad y pertinencia de las preguntas, esta se llevó a cabo en 10 empresas de los diferentes sectores de Santa Marta y en las condiciones y características que la legislación colombiana establece con respecto a su tamaño, lo que permitió ubicarla en una tipología particular: De 5 a 10 empleados = Microempresa; De 11 a 50 empleados = Pequeña empresa; De 51 a 250 empleados = Mediana Empresa. Para todos los sectores: Industria, Comercio y Servicios. (Ley 905 de 2004).

Determinación del tamaño de la muestra: Una vez organizadas las bases de datos, se procedió a utilizar un modelo estadístico para población finita, que permitió trabajar con margen de error mínimo. En este caso, el tamaño de la población fue de 399 empresas, escogidas mediante base de datos suministrada por la Cámaras de Comercio de Santa Marta en forma aleatoria, una vez seleccionado el tamaño de la muestra se procedió a hacer la estratificación correspondiente a los tres sectores objeto de estudio los cuales fueron: Industrial, Comercial y Servicios con un porcentaje de clasificación de acuerdo con la base de datos suministradas, donde el 10% son empresas del sector industrial, el 50% son del sector servicios y el 40 % restante corresponden al sector Comercial.

RESULTADOS

Departamento del Magdalena: El departamento del Magdalena tiene una extensión de 23.188km que corresponden al 2% del territorio nacional. De acuerdo con el DANE, la población proyectada a 2011 es de 1.212.559 habitantes, lo que representa el 2,6% de la población del país y el 12,3% de la Región caribe. En el 2010 el PIB del Magdalena fue de \$7.324 miles de millones y representó el 1,3% del PIB nacional y el 8,9 del PIB de la región Caribe, con ingresos per capita en el orden de \$6.095.709 anuales. En el departamento habitan las etnias Arhuaco, Wiwa y Chimila.

Descripción Física: El Distrito de Santa Marta está conformado por un mar territorial, una área montañosa correspondiente a la Sierra Nevada, cuerpos de agua interiores, las islas y bahías localizadas en el mar

territorial y en los cuerpos de agua, el suelo consolidado constituido por una zona costera y una zona continental, el suelo no consolidado constituido por la zona de Bajamar, el subsuelo y el espacio aéreo asociado. Parágrafo. Los suelos consolidados por acciones antrópicas o naturales y que no constituyan reserva ambiental pertenecen al Distrito, en virtud del artículo 123 de la Ley 138-97, sobre terrenos baldíos que se encuentren en terreno urbano.

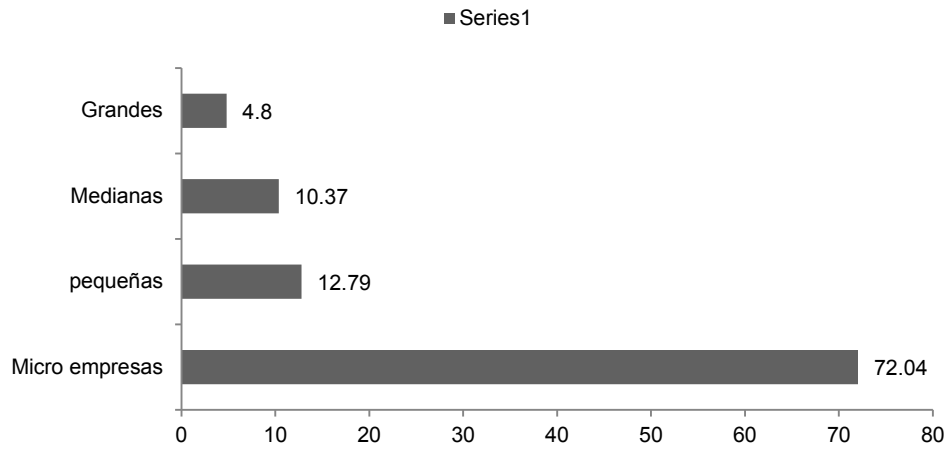
Actividad Empresarial en Santa Marta. La micro, pequeña, mediana y grande empresa en Santa Marta La estructura Empresarial de Santa Marta durante el 2010, registra el siguiente comportamiento; el ciudad de Santa Marta cuenta con 15.767 unidades económicas, de las cuales *el 95.47 % son microempresas, el 4.14% constituyen pymes, y el 0.39% grandes empresas*. Del total de las unidades económicas, el 99.61% son Mipymes y el 0.39% son grandes empresas. *Las Mipymes generan el 95.20% del empleo y 4.80% las grandes empresas, dentro de las Mipymes el 75.67% del empleo lo generan las microempresas, y el 23.16% las Pymes.*

Tabla No. 1: la Micro, Pequeña, Mediana y Grande Empresa en Santa Marta

Tamaño de Empresa	Tipo De Organización Jurídica	Unidades	Empleo	Activos	Ventas	Utilidad
Microempresas	Persona Natural	12086	12468	35894	22174	1672
	Sociedades	2335	2721	59511	217691	15161
	Sucursales	141	856	4816	0	0
	Agencias	491	2462	17221	0	0
	Total	15053	18507	117442	239865	16833
	Participación %	95.47	75.67	7.28	14.49	17.72
Pequeñas	Persona Natural	55	154	49562	38049	2743
	Sociedades	354	1863	333027	438702	16891
	Sucursales	21	585	21156	0	0
	Agencias	61	683	53337	0	0
	Total	491	3285	457082	476751	19634
	Participación %	3.11	1343	2832	2879	2067
Medianas	Persona Natural	10	141	520881	37684	540
	Sociedades	124	1475	765481	901534	57993
	Sucursales	13	500	86098	0	0
	Agencias	15	548	136089	0	0
	Total	162	2664	1039749	939218	58533
	Participación %	1.03%	10.37%	10.37%	41.53%	51.85%
Grandes	PYMES	653	5949	1496831	1415969	18167
	Participación %	4.14	2316	1492	6262	6924
	TOTAL MIPYMES	15706	24456	1614273	1655834	95000
	Par% dentro del Total	99.61	9520	1609	7322	8415
	Persona Natural	0	0	0	0	0
	Sociedades	38	1069	1803454	605486	17890
Total	Sucursales	7	30	239702	0	
	Agencias	16	134	6373864	0	
	Total Grandes	61	1233	8417020	605486	17890
	Par% dentro del Total	0.39	480	8391	2678	1585
	Total Mipy + Grandes	15767	25689	19031293	2261320	112890
	Total Participación %	100	100	100	100	100

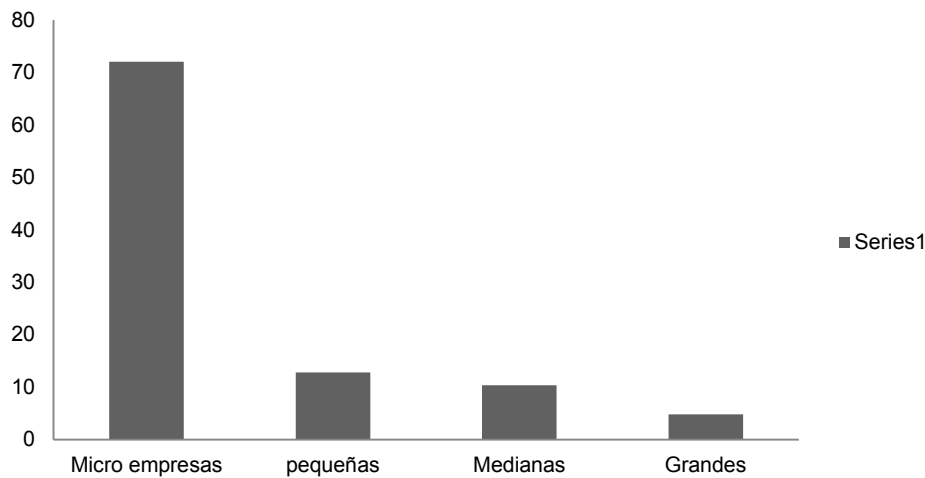
Fuente: Cámara de comercio de Santa Marta (2011)

Figura No 1 Distribucion de Estructuras Empresariales de Unidades Productivas Santa Marta



Fuente: Cámara de Comercio de Santa Marta (2011)

Figura No. 2 Distribución de Estructuras Empresariales de Empleo En Santa Marta



Fuente: Cámara de Comercio de Santa Marta (2011)

Tabla No. 2: Sector Económico en las Mypymes

Tamaño de la Empresa	Sector Económico	Numero	Empleo	Activos	Ventas	Unidad
Microempresas	Agropecuario	324	556	6836	5332	387
	Explotación y Minas	27	8	976	253	29
	Industria	883	1051	6717	5042	182
	Electricidad y Gas	24	20	228	820	91
	Construcción	554	604	6878	4576	1224
	Comercio	6466	6839	40706	28060	1207
	Hoteles y Restaurantes	1635	1997	9628	3699	1930
	Transporte	1308	1702	11671	81555	2942
	Finanzas	2321	3769	23670	9085	793
	Servicios	1511	1961	10132	101443	8048
	Total	15053	18507	117442	239865	16833

Fuente: Registro Mercantil Cámara de Comercio de Santa Marta. (2011)

Tabla No 3: Estructura Empresarial del Magdalena Según Tipo de Empresa 2006- 2010

Según Tipo de Empresa 2006- 2010										
Tipo	UNIDADES PRODUCTIVAS									
	%	2007	%	2008	%	2009	%	2010	%	
Microempresas	17.231	96,27%	18.558	96,27%	19.853	96,59%	20.998	96,55%	22.063	96,59%
Pequeñas	491	2,74%	521	2,70%	482	2,35%	511	2,35%	522	2,29%
Medianas	137	0,77%	151	0,78%	160	0,78%	174	0,80%	189	0,83%
PYMES	628	3,51%	672	3,49%	642	3,12%	685	3,15%	711	3,11%
MIPYMES	17.859	99,78%	19.230	99,75%	20.495	99,71%	21.683	99,70%	22.774	99,70%
Grandes	39	0,22%	48	0,25%	59	0,29%	65	0,30%	68	0,30%
TOTAL	17.898	100,0%	19.278	100,0%	20.554	100%	21.748	100,0%	22.842	100%
EMPLEO										
Tipo	2.006	%	2.007	%	2.008	%	2.009	%	2.010	%
Microempresas	7.771	54,49%	9.405	56,80%	17.180	68,19%	20.876	73,89%	25.243	76,04%
Pequeñas	2.846	19,96%	3.039	18,35%	4.065	16,13%	3.334	11,80%	3.354	10,10%
Medianas	2.080	14,59%	1.998	12,07%	2.337	9,28%	1.868	6,61%	2.822	8,50%
PYMES	4.926	34,54%	5.037	30,42%	6.402	25,41%	5.202	18,41%	6.176	18,61%
MIPYMES	12.697	89,03%	14.442	87,22%	23.582	93,60%	26.078	92,30%	31.419	94,65%
Grandes	1.564	10,97%	2.117	12,78%	1.613	6,40%	2.175	7,70%	1.776	5,35%
TOTAL	14.261	100,0%	16.559	100,0%	25.195	100,0%	28.253	100,0%	33.195	100,0%

Fuente: Registro Mercantil - Cámara de Comercio de Santa Marta (2010)

Análisis

Los resultados obtenidos en el trabajo realizado en la costa caribe colombiana, Santa Marta van ligados al diseño de la encuesta, información correspondiente al trabajo de campo, la selección de la muestra, diseño de la metodología y recolección de la información de la muestra.

Desarrollo Regional

Uno de los aspectos que contribuye al crecimiento y desarrollo de un país es el nivel de competitividad de su sector productivo, considerando no solo variables de alcance nacional sino también condiciones regionales; en Colombia a partir del año 2007, el Consejo Privado de Competitividad - CPC - ha venido elaborando año tras año los informes anuales de competitividad con los cuales se ha hecho un seguimiento a la evolución que ha tenido la economía colombiana en cuanto al tema competitivo, tanto a nivel país como a nivel región. Nivel microeconómico –Santa Marta. Resumen de las Características de las Mipymes en Santa Marta.

Predominio de género masculino en los empresarios – directivos.

Edad promedio directivos: 39,1 años.

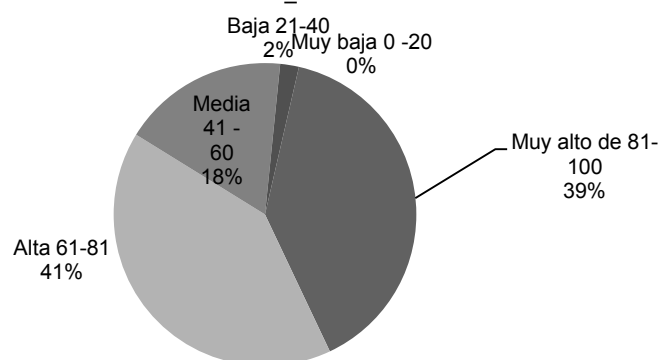
Nivel de estudios: secundaria.

Antigüedad promedio de la empresa: 10,6 años.

Se conforman personas naturales en su mayoría, excepto en el sector servicios.

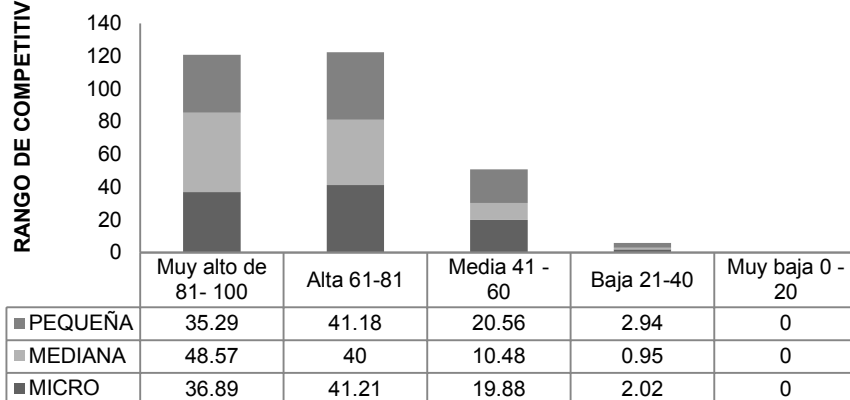
Distribución similar en empresas familiares y no familiares en industria y servicios. Predomina la empresa familiar en comercial.

FIGURA No 3 COMPETITIVIDAD de EMPRESAS MYPIMES EN la COSTA CARIBE _SANTA MARTA



Fuente: Elaboración propia

FIGURANO. 4: COMPETITIVIDAD GLOBAL de EMPRESAS POR TAMAÑO EN la COSTA CARIBE _SANTA MARTA



Fuente: Elaboración propia

En los figura 4 se ve reflejado el nivel de competitividad de la Mypyme en Santa Marta, entre los rangos de muy alto y alto se concentre el 80% de acuerdo con la percepción de los encuestados. Por otra parte en el análisis global sobre el rango de competitividad de las empresas encuestadas el grafico 26 podemos observar que las medianas empresas consideran tener un nivel muy alto de competitividad con un 48,57%, mientras que las pequeñas empresas representan el 41,18 en el nivel alto de competitividad. Ninguno de los encuestados considera que sus empresas tengan un nivel muy bajo de competitividad.

Tabla No 4: Competitividad Global de las Empresas Por Sector En la Costa Caribe (Santa Marta)

Competitividad de Empresas Por Sectores			
Rango De Competitividad	Sectores		
	Industrial	Comercial	Servicios
Muy Alto De 81- 100	25	22,49	71,43
Alta 61-81	39,66	53,11	26,09
Media 41 - 60	31,03	22,49	2,48
Baja 21-40	4,31	1,91	0
Muy Baja 0 -20	0	0	0
	100	100	100

Fuente: elaboración propia

En la clasificación por sectores, se puede observar la misma tendencia, las empresas del sector servicios, son las que se perciben con un mayor nivel de competitividad con el 71,43%, mientras que el nivel más bajo lo presenta el sector industrial con un 4,31% de percepción de competitividad.

CONCLUSIONES

En este trabajo se intentó establecer la caracterización de la Mypyme en la Costa caribe (Santa Marta). Los principales hallazgos nos permiten concluir que: Existe una relación directa entre la competitividad de la Mipyme y la infraestructura educacional, lo que permite determinar que el nivel educativo es fundamental para el desarrollo de una región. Además, dicha relación también podría estar indicando el impacto de la infraestructura educativa para el desarrollo y permanencia de la Mipyme en una región. En la región caribe el factor educativo es una de las variables con menor desarrollo y debe ser intervenida, dentro de las propuestas que tiene la región este es uno de los principales pilares que han previsto.

La competitividad de la Mipyme y el desarrollo económico en Santa Marta tienen una relación positiva en cuanto a empleo y remuneraciones. Lo anterior, nos permite decir que las Mipymes, desempeñan un importante papel en el mercado laboral. Esto es, pese a los problemas de financiación, y las demoras en el pago de su deuda, junto con otras barreras como la creciente presión impositiva, las Mipymes siguen siendo capaces de crear empleo. La relación entre la competitividad de la Mipyme y la capacidad económica a nivel nacional y regional es altamente representativa, lo que significa que la Mipyme tiene una incidencia importante en la generación del PIB, la producción bruta, el consumo intermedio, valor agregado y total activos de una región. De acuerdo con los resultados anteriores sigue siendo prioritario mantener el desarrollo de las Mipymes con políticas públicas que permitan su apoyo, por ser fuente en la economía del país. En la distribución geográfica y sectorial de los establecimientos clasificados como Pymes se evidencia que el 62,2% de las empresas de la ciudad capital, así como el predominio de los sectores comercio y servicios. Sobre su antigüedad, algunos autores las han clasificado en empresas en jóvenes (menos de 6 años de antigüedad), en proceso de consolidación (entre 6 y 15 años de haber sido creadas), en proceso de estabilización o maduras (entre 15 y 22 años), y tradicionales (más de 22 años). En el gráfico 2 se resume la distribución de empresas según su edad.

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ANÁLISIS DEL MARCO JURÍDICO DEL OTORGAMIENTO DE LICENCIAS DE CONDUCIR EN EL ESTADO DE JALISCO: INGRESOS NO FISCALIZABLES

Mónica Marsela López García, Universidad de Guadalajara
Roberto Romero Paz, Universidad Autónoma del Estado de México
Ma. Guadalupe Miranda Medina, Instituto Tecnológico de Tepic

RESUMEN

La gran cantidad de accidentes viales que se presentan actualmente en las ciudades consideradas con mayor número de habitantes en la república mexicana, hace necesario ingresar al estudio de las causas que pueden estar incidiendo para que esto suceda, el Estado de Jalisco, considerado como uno de los estados más importantes en México, conducir un automóvil no se encuentra condicionado a contar con una escolaridad mínima, por lo que si un automovilista desconoce o no las leyes o reglamentos parece ser ignorado por las autoridades lo importante es contar con las condiciones necesarias para implementar medidas correctivas las cuales se traducen en ingresos para el estado, sin que estos sean fiscalizados por alguna autoridad superior, permitiendo que cada vez sean más estas acciones. La falta de coordinación entre las autoridades federales para lograr leyes y reglamentos de aplicación nacional y establecer las herramientas para el conocimiento, el respeto y la observancia de las mismas sigue permitiendo que los ingresos en este renglón sigan creciendo.

Palabras clave: Ingresos no Fiscalizables, Licencias de Conducir, Jalisco, Marco Jurídico

ANALYSIS OF THE LEGAL FRAMEWORK OF DRIVER LICENSING IN THE STATE OF JALISCO: NO AUDITED INCOME

ABSTRACT

The large number of road accidents occur in cities currently considered with the greatest number of inhabitants in the Mexican Republic, necessary to enter the study of the causes that may be advocating for this to happen, the State of Jalisco, considered one of the most important states in Mexico, driving a car is not conditioned on having a minimum education, so if a motorist unknown or not laws or regulations seems to be ignored by the authorities the important thing is to have the conditions necessary to implement corrective measures which translate into revenue for the state, without these are supervised by some higher authority, allowing increasingly more such actions. The lack of coordination between federal laws and regulations to achieve national implementation and establish tools for knowledge, respect and compliance therewith income continues to allow further growth in this line

JEL: M10

KEYWORDS: No Audited Income, Driver Licenses, Jalisco, Legal Framework

INTRODUCCIÓN

La forma de transportarse de los grupos sociales en las grandes urbes del mundo son ampliamente conocidas estas pueden ser en transporte urbano, en bicicleta, a pie o en automóvil y es esta ultima la que provoca

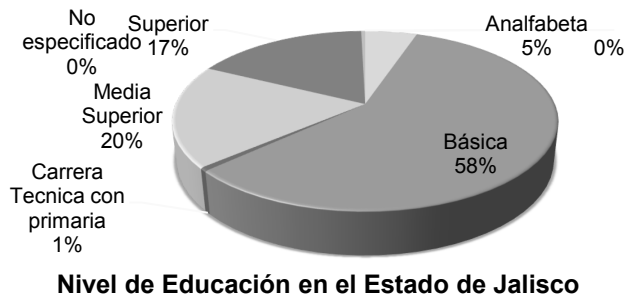
mayores problemas como lo son los accidentes viales es decir coalición entre automóviles, generando esta un sinnúmero de lesionados y otros tantos de víctimas mortales. En la ciudad de Guadalajara como en cualquier lugar de México, el manejar un automóvil implica derechos y obligaciones, una de las principales responsabilidades de un automovilista es tramitar la licencia de conducir, ya que para realizar este proceso el conductor debe de conocer el Ley de los Servicios de Vialidad, Tránsito y Transporte del Estado de Jalisco (en adelante LSVTyTEJ), *documento legal que tiene por objeto regular la seguridad vial y el tránsito* (Justia México.com, 2009), sin embargo la mayoría de las personas lo desconocen por diferentes razones, como puede ser:

Cuando aprendieron a manejar un auto, lo hicieron guiados por el papá, un amigo o los hermanos pero se olvidaron de consultar el reglamento o leyes de tránsito. Porque no existen organismos oficiales es decir dependencias gubernamentales que capaciten a quienes quieren obtener una licencia de conducir. La falta de educación y cultura vial, la cual debe de ser atendida en las escuelas de educación básica. En las escuelas de manejo solo instruyen en el manejo operativo del auto y solo algunas ven el reglamento de manera superficial sin explicar de forma detallada su contenido. Porque en México no existe un hábito de lectura lo que provoca que las personas sean renuentes al leer una ley que resulta ser más complicado de entender. Además de los puntos anteriores existen algunas otras situaciones que se han manejado igual durante mucho tiempo y que la sociedad llega a considerarlas como normales, y en ocasiones en el afán de obtener el documento en cuestión llegan a tramitarlo utilizando procesos de forma ilícita, es decir, corrompiendo a un burócrata de la dependencia en cuestión. De primordial importancia considerar que la sociedad al no contar con el hábito de la lectura, es un obstáculo para quienes manejan un automóvil el desconocer el contenido de la LSVTyTEJ, además de que los contenidos son poco claros para la mayoría de la población, debido a que utiliza un lenguaje especializado, como se muestra en el siguiente ejemplo:

Artículo 196. Las resoluciones y acuerdos administrativos, así como las sanciones por infracciones a esta Ley y su reglamento, que los interesados estimen antijurídicos, infundados o faltos de motivación, podrán ser impugnados mediante el recurso de inconformidad que deberán hacer valer por escrito, dentro de los 15 días hábiles contados a partir de aquél en que sean notificados o del que tengan conocimiento de la resolución, acuerdo o infracción de que se trate; o bien, mediante juicio ante el Tribunal de lo Administrativo del Estado. (Biblioteca Virtual del Poder Legislativo del Estado de Jalisco, 2012)

Por lo que no es extraño la identificación de vocablos que son propios del lenguaje jurídico tales como: resoluciones, acuerdos administrativos, antijurídicos, infundados, impugnados y recurso de inconformidad, llegan a ser complejos de entender considerando que quienes operan los vehículos no necesariamente son personas vinculadas a la actividad jurídica y por lo tanto desconocen el significado de los mismos, lo que dificulta la comprensión de la LSVTyTEJ, ya que las autoridades encargadas de diseñar dicha normatividad lo contemplan en términos jurídicos especializados, sin considerar que la reglamentación en cuestión va dirigida a la sociedad en general incluso en algunos casos a menores de edad. Esta situación hace evidente la necesidad de contar con organismos educativos que capaciten al interesado en manejar un automóvil, incluso a quien pretende conducir cualquier tipo de motor que lo transporte, aun los ciudadanos conocidos como peatones de contar con una amplia capacitación en el renglón de vialidad, o lo que se puede denominar educación vial. La siguiente grafica muestra como el 17% de la población mayor de 18 años cuenta con un nivel de escolaridad de licenciatura, es decir, menos de una cuarta parte de la población económicamente activa, y con edad para conducir automóvil, tiene una preparación académica que le puede ayudar a comprender mejor los conceptos jurídicos manejados en la LSVTyTEJ, el 83% de la población restante tendría dificultades para entenderla por las razones ya mencionadas.

Figura 1: Nivel de Educación de la Población de Jalisco En 2011

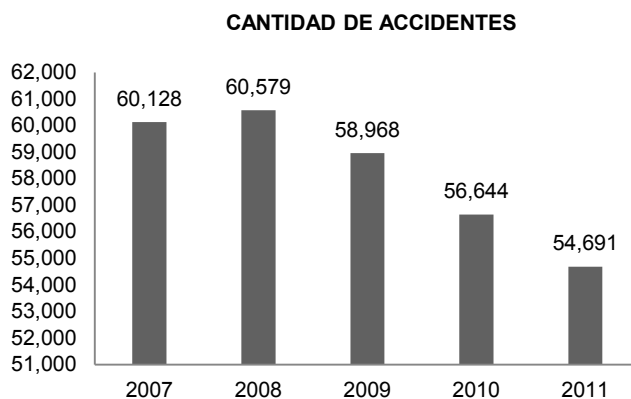


En esta figura se muestra el nivel de educación que tiene la población del estado de Jalisco como referencia para conocer la preparación con que cuenta la sociedad en relación al conocimiento del marco jurídico propio para conducir un vehículo. Elaboración propia con datos del INEGI (2011).

Problemática

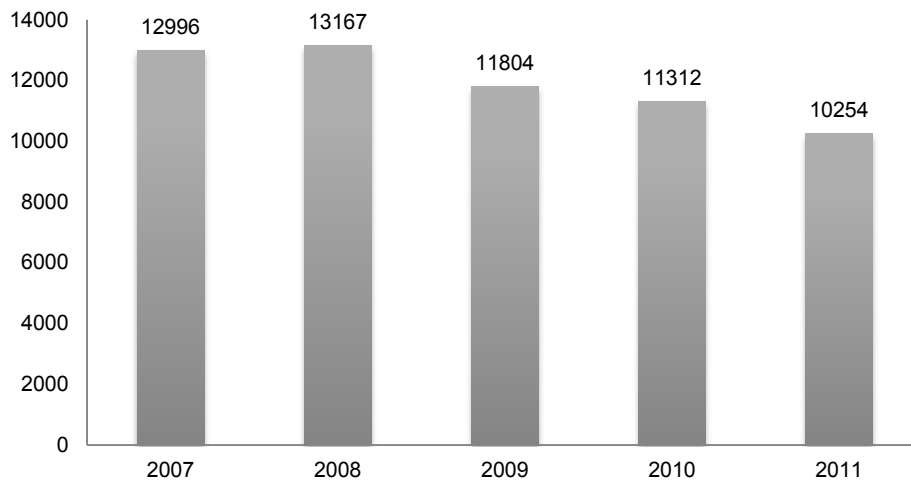
Se considera que la falta de conocimiento de la LSVTyTEJ, es tan solo uno de los elementos que incide en el número de accidentes que se registran cada año en el Estado de Jalisco. La respuesta que dan las autoridades ante el aumento de estas cifras, es que *es causado por el incremento en el parque vehicular* (Gobierno del Estado de Jalisco, 2013), este aunado a la falta de capacitación vehicular adecuada, además de la escasa o nula cultura vial la cual incide en el alto número de accidentes viales sin que hasta el momento los gobiernos de los estados principalmente el del Estado de Jalisco, objeto de estudio del presente documento, hayan dado los primeros pasos hacia el cambio de redacción de su legislación vial.

Figura 2: Accidentes Anuales Registrados en el Estado de Jalisco



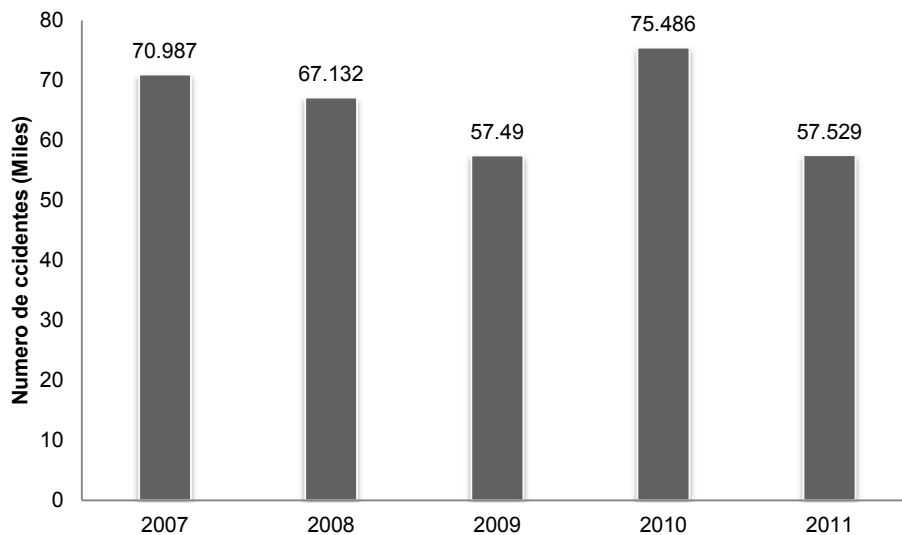
La figura muestra la cantidad de accidentes anuales tan solo en el Estado de Jalisco en los últimos años la información incluida en la figura se encuentra publicada en la página del Instituto Nacional de Estadística y Geografía por lo que solo está actualizada al años 2011. Elaboración propia con datos tomados del Instituto Nacional de Estadística Geografía e Informática.

Figura 3: Accidentes anuales registrados en el Estado de Puebla



La figura anterior muestra la cantidad de accidentes anuales tan solo en el Estado de Puebla, en los últimos años la información incluida en la figura se encuentra publicada en la página del Instituto Nacional de Estadística y Geografía por lo que solo está actualizada al años 2011. Elaboración propia con datos tomados del Instituto Nacional de Estadística Geografía e Informática.

Figura 4: Accidentes Anuales Registrados en el Estado de Nuevo León



La figura anterior muestra la cantidad de accidentes anuales en el Estado de Nuevo León, en los últimos años la información incluida en la figura se encuentra publicada en la página del Instituto Nacional de Estadística y Geografía por lo que solo está actualizada al años 2011. Elaboración propia con datos tomados del Instituto Nacional de Estadística Geografía e Informática.

Comparando las gráficas anteriores se puede apreciar claramente que en el Estado de Jalisco, se presenta una alta cifra de accidentes automovilísticos en comparación con Puebla gráfica No. 3 ya que en este último, el reglamento de tránsito es más comprensible, si se observa la gráfica No. 4 perteneciente a Nuevo León, se encuentra una alta cantidad de percances viales registrados al año casi parecida a la gráfica No. 2

correspondiente al estado de Jalisco, de igual forma se puede observar que en las gráficas de los tres estados objeto de estudio los resultados se presentan de forma descendentes y ascendentes. Importante considerar porque el comparativo de accidentes se efectúa entre los estados de Jalisco, Puebla y Nuevo León, la razón es porque el número de habitantes es similar entre sí, según datos del censo de población del año 2010 del INEGI:

1,495189 Guadalajara

1,539819 Puebla

1,123163 Monterrey

En el Estado de Jalisco, la proporción de este tipo de sucesos disminuye anualmente, sin embargo el porcentaje no es significativo con relación al número de habitantes y parque vehicular, las autoridades correspondientes deben dar el primer paso generando reformas a la LSVTyTEJ. Educar la población en materia de cultura vial como medida preventiva, los costos económicos erogados anualmente en este renglón disminuirían considerablemente tanto para la sociedad como para el Estado. Los datos plasmados en la gráfica No. 5 son alarmantes, Jalisco se encuentra en el segundo lugar como uno de los estados con mayor número de accidentes viales, se reportan 54,691 al año mientras que Nuevo León, se posiciona como el estado con mayor número de siniestros en el país registrando 57,529 anualmente, estas dos áreas metropolitanas de similar población, son los primeros a nivel nacional en este rubro, en comparación con Puebla, se observa que a pesar de la similitud de la metrópoli con las anteriores en esta ocurren 10,254 accidentes que demuestra ser una cantidad menor a diferencia de Jalisco y Nuevo León, ¿Es la forma de presentación del documento en Puebla, reglamento y no Ley lo que permite su fácil comprensión y entendimiento? ¿En el Reglamento de Tránsito del Estado de Puebla, los artículos son más claros y específicos que permiten su fácil adopción? ¿Existen similitudes entre las leyes de vialidad de los tres estados en cuestión? Como medida de prevención de accidentes el Congreso del Estado de Jalisco, crea la *Ley Salvavidas* (en adelante LS) (Congreso del Estado de Jalisco Sexagésima Legislatura, 2010), una iniciativa de los congresistas locales que pretende disminuir los accidentes viales provocados por conductores en estado etílico, al parecer a los legisladores les gusta que haya un reglamento por cada tipo de problema específico. De acuerdo a las interrogantes aquí presentadas se tiene como objetivo efectuar un análisis del marco jurídico correspondiente a la vialidad para determinar su fácil comprensión y entendimiento.

MÉTODOS

El tipo de investigación considerada para este documento es cualitativa, considerando que *es aquella donde se estudia la calidad de las actividades, relaciones, asuntos, medios, materiales o instrumentos en una determinada situación o problema. Esto es, que intenta analizar exhaustivamente, con sumo detalle, un asunto o actividad en particular* (Vera, s/f). Toda vez que se analizan las reglamentaciones de vialidad de tres estados y su posible relación entre sí.

Para llevar a cabo el proceso metodológico es necesario apoyarse de la investigación documental en el cual se recolectaron fuentes de información primarias y secundarias en las primeras las fuentes fueron las leyes reglamentos de tránsito y vialidad de los estados de Jalisco, Puebla y Nuevo León, la razón por la que se han seleccionado estos tres estados es porque en sus respectivas áreas metropolitanas tiene una similar población que habitan en ellas y que por consiguiente se concluye que el parque vehicular de estos es relativamente similar, y en el caso de fuentes secundarias las cuales apoyan para el dato estadístico y de considerar la muestra de datos del INEGI, ya que estos son verídicos y seguros. El método de investigación a aplicar en este es descriptivo y correlacional pues como su definición lo indica *la investigación descriptiva se ocupa de la descripción de datos y características de una población. El objetivo es la adquisición de datos objetivos, precisos y sistemáticos* (Valdez, s/f). Y que los resultados se presentaran describiendo los cualitativos encontrados producto del análisis.

Considerando que la recolección de información corresponde a fuentes de tipo secundarias, ya que para dar cumplimiento a su conceptualización se recaba información de artículos de periódicos y revistas. Por lo anterior esta investigación es considerada de tipo cualitativo pues utiliza los siguientes instrumentos y técnicas: revisión de documentos oficiales y archivos, para realizar un análisis detallado efectúa una comparación de cada ley, y se hace un análisis comparativo de la diferencias en los altos índices de accidentes viales. Para tal efecto se consideran la LSVTyTEJ, el Reglamento de Tránsito del Estado de Puebla, Reglamento de vialidad y tránsito del municipio de monterrey los cuales en total suman 507 artículos los que serán consideradas como el universo a estudiar, posterior a esto se aplica la fórmula de muestreo probabilístico:

$$\text{Formula: } n = \frac{y^2 \times p \times q \times N}{E^2(N-1) + y^2 \times p \times q} \quad (1)$$

Substituyendo valores:

$N = \text{Universo} = 507$ artículos

$y = \text{Valor Promedio de una Variable} = 1$ artículo por Ley

$se = \text{Error estándar} = .015$

$V^2 = \text{Varianza de la población} = \text{Cuadrado del error estándar}$
 $= se (se) = .015 (.015) = .000225$

$S^2 = \text{Varianza de la muestra expresada como la probabilidad de ocurrencia de } y.$
 $= p (1-p) = .9 (1-.9) = .09$

$n' = \text{Tamaño de la muestra sin ajustar}$

$n = \text{Tamaño de la muestra}$

Sustituyendo aplicando la fórmula:

$$n' = S^2 / V^2 = .09 / .000225 = 400$$

$$n = n' / 1 + n' / N = 400 / 1 + 400 / 507 = 400 / 1.788954635 = 223.6$$

$$n = 22$$

Posterior a esto se aplica la fórmula de muestreo probabilístico, para lo cual se decide otorgar un porcentaje de error estándar de .015, se hace la conversión en la formula correspondiente y se obtiene un total de 22 artículos que se convierten en el objeto de estudio. Para efectuar la selección de cuantos artículos por ley son los que se tienen que analizar, se aplica la fórmula de muestro estadístico estratificado de la siguiente manera:

Tabla 6: Artículos Por Ley Que Serán Considerados Para el Análisis

Estrato	Leyes Y/O Reglamentos	Total No. de Arts. (Fh)= .0433 Nh (Fn)=Nh	Muestra
1	Ley de Servicios Viales y Transito de Jalisco	204	9
2	Reglamento de Tránsito del Estado de Puebla	242	10
3	Reglamento de vialidad y tránsito del municipio de monterrey	61	3

La tabla anterior presenta el número de artículos que serán analizados por ley o reglamento que son el objeto de estudio de cada uno de los estados seleccionados. Fuente propia

Para proceder a la selección de los artículos de forma aleatoria sin que influya la preferencia por alguno de los contenidos de las leyes objetos de estudio, se procede a aplicar la tabla de números Random, estos

números fueron diseñados para funcionar como un tipo de ruleta electrónica. Una vez efectuada la selección se diseña un formato que consiste en tres columnas las cuales se organizan de la siguiente

manera: Primera Columna: Los artículos seleccionados se vacían en esta.

Segunda Columna: Aquí se maneja una marca que indica la condición del artículo en el momento del análisis aplica o no aplica.

Tercera Columna: En esta se procede a redactar el comentario, observación o punto de vista para proceder posteriormente a presentar el resultado. Los resultados obtenidos son los siguientes:

Durante el análisis de los artículos se corroboró que en los municipios de la Zona Metropolitana de Guadalajara (ZMG), se aplica la misma ley de tránsito, no existe una específica por municipio. Durante la revisión a los artículos de la LSVTyTEJ, se comprueba que cuenta con palabras y/o términos que no son comunes a la sociedad pues al ser términos de tipo jurídico no es un área que domine la mayoría de acuerdo con los datos de la gráfica No.1 de este documento, entre estas se encuentran: *coordinada, instancias, flagrantes, expresamente, internación, posterioridad, acreditar, procedencia, conexos, disposiciones, sujetaran, adyacentes, dictamen, garantía, constituidas, insumos, arrendamiento, bienes muebles y enseres* (Biblioteca Virtual del Poder Legislativo del Estado de Jalisco, 2012).

En el Estado de Jalisco, la LSVTyTEJ, estipula que se puede levantar infracción de tránsito a aquel automovilista que hubiere incurrido en una falta al documento en cuestión, cuente este o no con licencia de conducir expedida en el estado de Jalisco, o en cualquier otro incluso en el extranjero, pero no es obligatorio y no lo considera la LSVTyTEJ, que el automovilista infraccionado tenga que conocer esta ley, ya que se rigen por el principio jurídico que dicta *la ignorancia de la ley no exime de su cumplimiento* (Enciclopedia jurídica, 2014). Al efectuar el análisis al del RTEP, la primera diferencia encontrada con respecto a la de Jalisco, es que mientras Puebla tiene un Reglamento de Tránsito, en el Estado de Jalisco se cuenta con una Ley. Otra de las diferencias encontradas es que el RTEP, cuenta con varias restricciones relacionadas con la prohibición a los transportes con el traslado de material peligroso dentro de zonas de bastante tránsito, usar anteojos las quienes por disposición del servicio médico así lo requieran, entre otras más, en caso de incumplimiento de estas el gobierno mediante personal autorizado por el RTEP, debe levantar una infracción al conductor. Con todo y esta obligación el Estado de Nuevo León ocupa el primer lugar en accidentes viales. Dentro del mismo se estipula el pago de derechos correspondientes, que es el ingreso percibido por el Estado por la generación de este documento legal. La principal diferencia encontrada entre la RVyTM, y los ya mencionados sigue siendo que uno el de Monterrey es reglamento y es a nivel municipal, y los otros dos son estatales

CONCLUSIONES

En base al análisis efectuado se encontró que las autoridades deben considerar como un problema de salud la gran ignorancia que existe en cuestión de educación vial, de vital importancia es que las autoridades tomen cartas en el asunto y no descartar que un futuro pueda considerar como obligatorio conocer el marco jurídico al respecto, lo que sin duda puede disminuir la cantidad de accidentes ocasionados por la falta de conocimiento de este. Considerando los datos proporcionados por INEGI, donde tan solo el 17% de la población cuenta con educación superior y no necesariamente la preparación se encuentra relacionada al área legal y como punto de referencia no es este mismo porcentaje el único que conduce un automóvil en el Estado de Jalisco, es comprensible entender porque un reglamento o ley está fuera de su comprensión y entendimiento. Y como las autoridades pueden estar aprovechándose de esto para implementar medidas correctivas las cuales se traducen en ingresos para el estado, y lo más conveniente para las autoridades estatales sin que exista una fiscalización o restricción al respecto. De igual manera se propone lo siguiente:

Las leyes se han creado para regular la convivencia social pero en las relacionadas a la vialidad parece que se crearon con objetivo recaudatorio más que para prevenir y evitar accidentes que es su verdadero objetivo, el gobierno hace más hincapié en cuanto a las multas porque está enfocado en las sanciones y no en la prevención.

Aunque la LSVTyTEJ, incluye aspectos relacionados con las medidas preventivas parece que es mucho más rentable para el estado establecer acciones correctivas. Es indispensable que una reglamentación como esta que debe ser comprensible por toda la sociedad puesto que no elimina la posibilidad de desconocimiento para quienes apenas saben leer y escribir, pueda ser rediseñada que se redacte de forma sencilla ya que la LSVTyTEJ, es para todas las personas aun siendo estos peatones.

Es necesario la existencia de una coordinación entre los 31 estados de la república para que se unifiquen en una sola ley de tránsito para todo el país, ya que la existencia de una ley o reglamento para cada estado complica aún más para el conductor el conocimiento y saber a qué tipo de multas está expuesto.

Una de las prioridades del ejecutivo federal es cuidar la vida de sus conciudadanos, dentro de estas es evitar los accidentes viales en un gran porcentaje sin distinción de estado, al contar cada estado con una ley que difiere una de otra se percibe como un instrumento para captar ingresos adicionales sin restricción.

Es imprescindible generar escuela para la capacitación no solo del automovilista sino del peatón, del ciclista y en general de la sociedad, de esta manera se elimina el desconocimiento de la normatividad al respecto. De igual forma al no existir conocimiento de la norma se crean abusos de poder ya que en lugar de establecer medidas preventivas las acciones correctivas se traducen en el pago en efectivo por falta cometida.

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Mónica Marsela López García es Doctora en Ciencias por la Universidad de Guadalajara. Profesor de Tiempo completo adscrito al Departamento de Auditoría de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la UdeG. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México.

Roberto Romero Paz es alumno de la Universidad Autónoma del Estado de México, estudia la Licenciatura de Contaduría en el Centro Universitario UAEM Texcoco. Se le puede contactar en Avenida Jardín Zumpango s/n Fraccionamiento el Tejocote, C.P. 56265 Texcoco, estado de México.

Ma. Guadalupe Miranda Medina es alumna del Instituto Tecnológico de Tepic, estudia la Licenciatura de Administración, perteneciente al área económico administrativo. Se le puede contactar en Avenida Tecnológico No. 2595, colonia lagos del country, C.P. 63175 Tepic, Nayarit, México.

POLÍTICA PÚBLICA ESTATAL COMO MECANISMO DE APOYO PARA EL DESARROLLO RURAL DE LA ZONA SUR-ORIENTE ESTADO DE MÉXICO

Nurik Rosales Ortiz, Centro Universitario UAEM Amecameca
Omar Ernesto Terán Varela, Centro Universitario UAEM Amecameca
Ranulfo Pérez Garcés, Centro Universitario UAEM Amecameca
Yadira Rocha Ganzález, Centro Universitario UAEM Amecameca

RESUMEN

En los procesos de globalización donde el Estado busca apoyar a las Unidades de Producción (UP) con el propósito de lograr un Desarrollo Rural (DR). México no es la excepción, por lo que establece en sus planes nacionales, estatales y municipales de desarrollo, lograr darle apoyo y fortalecer el desarrollo de sus Estados mediante las UP. Por lo que en el Estado de México se está llevando a cabo la ejecución de la política de desarrollo local mediante organismo gubernamentales tales como: Secretaría de Desarrollo Agropecuario (SEDAGRO) y los Centro de Apoyo al Desarrollo Rural (CADER) apoyados por los Comités de Desarrollo Municipal. Para ello se identifican las necesidades de las UP Hortícolas, donde por medio de los Prestadores de Servicios Profesionales (PSP) adscritos a SEDAGRO que realizan la tarea del levantamiento de información para la identificación de necesidades y poder realizar un diagnóstico de la situación, que le permita bajar los apoyos gubernamentales para su potencialización, por lo que el objetivo de esta investigación es determinar cómo participa el apoyo de la política pública bajo el esquema de los planes de desarrollo y que permitan lograr el crecimiento de las UP hortícolas en la zona sur-oriente del Estado de México.

PALABRAS CLAVES: Política Pública Estatal, Desarrollo Rural

STATE PUBLIC POLICY AS A SUPPORT MECHANISM FOR RURAL DEVELOPMENT

ABSTRACT

In globalization processes, where the State support the Production Units (PU) in order to increase rural development (RD). Mexico is not an exception, so set in their national, state and municipal development plans, achieve provide support and strengthen local development in their states by the UP. So in the State of Mexico is being carried out the execution of local development policy through government agency such as Center for Rural Development Support (CADER), Ministry of Agricultural Development (SEDAGRO) and supported by the Municipal Development Committees. To do the needs of UP Horticultural identify where through Professional Service Providers PSP SEDAGRO assigned to performing the task of gathering information to identify needs and to make a diagnosis of the situation, which allows lower government support for potentiation, so the objective of this research is to determine how involved the support of public policy under the scheme of development plans that will achieve growth of horticultural UP in the south-eastern State of Mexico.

JEL: H00, H11, H50, H54, H59, Z18

KEYWORDS: State Public Policy, Rural Development

INTRODUCCIÓN

Los grandes retos que se presentan en la actualidad para poder tener un futuro prometedor y sostenible son la erradicación de la pobreza extrema y el hambre, mejorar la educación, equidad de géneros, y la reducción la pérdida de biodiversidad y otros recursos medioambientales exigen una atención prioritaria al DR. Es por eso que México implementa Políticas Públicas (PP) que contribuyen al mejoramiento de nivel de vida de la población. El DR hace referencia a acciones e iniciativas llevadas a cabo para mejorar la calidad de vida de las comunidades no urbanas. Estas comunidades abarcan casi la mitad de la población mundial, tienen en común una densidad demográfica baja. Las actividades económicas más generalizadas son las agrícolas y ganaderas aunque hoy pueden encontrarse otras muy diferentes al sector primario, Madrid (2014). México, cuenta con un territorio nacional de 198 millones de hectáreas de las cuales 145 millones se dedican a la actividad agropecuaria y cerca de 30 millones de hectáreas son tierras de cultivo, los bosques y selvas cubren 45.5 millones de hectáreas.

La agricultura en México es más que un sector productivo importante. Más allá de su participación en el PIB nacional, que es de apenas 4%, las múltiples funciones de la agricultura en el desarrollo económico, social y ambiental determinan que su incidencia en el desarrollo sea mucho mayor de lo que ese indicador implicaría, FAO (2010). En México el gobierno por su alta capacidad administrativa tiene la obligación de resolver problemas trascendentales para la sociedad, como pueden ser, el empleo, salud, vivienda, abastecimiento de agua, seguridad, etc., para resolver o incluso prevenir estos problemas es necesaria la eficiente implementación de las PP, las cuales cuentan con un aparato administrativo adecuado podrán dar satisfacción a los ciudadanos en el cumplimiento a sus demandas y con esto la sociedad tendrá elementos para catalogar al gobierno de efectivo o no. Recuperado en <http://www.tuobra.unam.mx/publicadas/040609095627.html>.

Para ello cada sexenio desarrolla un plan de desarrollo que es una herramienta de gestión que promueve el desarrollo social en un determinado territorio. De esta manera, sienta las bases para atender las necesidades insatisfechas de la población y para mejorar la calidad de vida de todos los ciudadanos, El Plan Nacional de Desarrollo (PND) 2012-2018 es el resultado de un amplio ejercicio democrático que permitirá orientar las políticas y programas del Gobierno de la República durante los próximos años. El PND también destaca la importancia de acelerar el crecimiento económico para construir un México Próspero. Detalla el camino para impulsar a las pequeñas y medianas empresas, así como para promover la generación de empleos. También ubica el desarrollo de la infraestructura como pieza clave para incrementar la competitividad de la nación entera.

REVISIÓN LITERARIA

La Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), es una Dependencia del Poder Ejecutivo Federal, que tiene entre sus objetivos propiciar el ejercicio de una política de apoyo que permita producir mejor, aprovechar mejor las ventajas comparativas de nuestro sector agropecuario, integrar las actividades del medio rural a las cadenas productivas del resto de la economía, y estimular la colaboración de las organizaciones de productores con programas y proyectos propios, así como con las metas y objetivos propuestos, para el sector agropecuario en el Plan Nacional de Desarrollo. SAGARPA (2014) y esta trabaja en conjunto con la SEDAGRO que se encarga de promover y regular el desarrollo agropecuario, acuícola, infraestructura hidroagrícola, desarrollo rural e investigación, así como el establecimiento de agroindustrias y la comercialización de la producción, a fin de coadyuvar en la atención y solución de los problemas del campo en beneficio de los productores en la entidad. SEDAGRO (2014). Es por ello, que al participar la SEDAGRO que está ligado al Plan Estatal de Desarrollo (PED), donde este integra a las Políticas Públicas Estatales (PPE), que tienen la responsabilidad de gestionar los recursos para las UP hortícolas para los municipios.

Para hablar de las UP hortícolas las cuales tienen como actividad principal la agricultura, basada en hortalizas con la producción de lechuga, tomate verde, calabaza y papa, de la misma manera tienen como actividad secundaria la producción de granos básicos como maíz y trigo, entre otros. La mayor parte de las UP hortícolas cuentan con promedio de 3 hectáreas de superficie propias y algunas más son rentadas. La mayor parte de tenencia es ejido y todas sin excepción son de temporal, el 50 % de sus ingresos dependen de esta actividad, y la mayor mano de obra que se emplea para trabajar es familiar, siendo este eventual, por lo que es importante mencionar que es la principal fuente de sustento económico. En cuanto a la comercialización de sus productos estos realizan su venta a nivel local y regional, principalmente atendiendo la central de abastos del Estado de Morelos y D.F., la mayor parte del acopiador del producto es captado por el intermediado. El precio del producto varía dependiendo de la oferta y la demanda además de la clase y calidad del producto. Es importante resaltar que ninguno de los productores le da valor agregado a su producto todo lo que generan lo venden en agranel. El promedio por cada UP de hortalizas en toneladas es de 3 ton/ha. El principal problema identificado en este eslabón de la cadena son los altos costos de producción y no cuentan con sistemas de riego para ampliar los ciclos productivos, pues dependen totalmente del clima. La mayoría de las UP carecen de maquinaria de punta, solo tiene equipo básico y ocasionalmente rentan los equipos, por lo que este factor eleva sus costos de producción y la ausencia de adopción de tecnología.

METODOLOGÍA

La investigación es de tipo cualitativa ya que ha sido llevada a cabo mediante la recolección de datos que permiten conocer el significado y características primordiales de 20 productores hortícolas en la zona sur-oriente del Estado de México y con la política pública se ha contribuido con el desarrollo rural siendo un mecanismo de apoyo. Es descriptiva ya que el objetivo primordial es llegar a situaciones predominantes a través de la descripción del porque la política pública puede ser considerada como un mecanismo de apoyo para los productores hortícolas. También es de tipo no experimental ya que se basa fundamentalmente en la observación de hechos ya existente, su diseño es transversal ya que las observaciones y análisis del fenómeno se llevan a cabo en un momento determinado del tiempo.

RESULTADOS

Realizando un análisis de la problemática que presentan las UP hortícolas y conociendo el significado y características primordiales de los 20 productores hortícolas en la zona sur-oriente del Estado de México, se realizó una detección de situación críticas basadas en análisis PEST y FODA, encontrando que las restricciones son primordialmente por la deficiencia en la comunicación de la PPE, a través de la SEDAGRO, los CADER y los Comité de Desarrollo Municipales.

Detección de Restricciones Críticas

Se realiza un análisis PEST para identificar los factores del entorno general que los afectan. Se trata de una herramienta estratégica útil para comprender los ciclos de un mercado, la posición de una empresa, o la dirección operativa.

Priorización de Restricciones Críticas

Para identificar los puntos prioritarios en las restricciones críticas se ejemplificara una matriz FODA que es una herramienta de análisis que puede ser aplicada a cualquier situación, individuo, producto, empresa, etc., que esté actuando como objeto de estudio en un momento determinado del tiempo.

POLITICOS	ECONOMICOS
<p>El Gobierno Mexicano emprende programas con apoyos hacia el sector agrícola. Programas del Gobierno que impulsan a proyectos del campo. Políticas económicas que fomentan el crecimiento del campo en el país. Leyes que protegen a los productores y a sus productos.</p> <p>socio-culturales nuevos hábitos de consumo el cambio en los estilos de alimentación en prácticamente toda la población, orientado a un cada vez mayor consumo de alimentos procesados de alta densidad energética, ricos en grasas, grasas saturadas, azúcar y sal y bajos en fibra dietética consumo de productos orgánicos en solo un selecto grupo de personas. el consumo de productos hortícolas no distingue edad, sexo ni clase social. muchos pequeños productores</p>	<p>La producción de granos, oleaginosas, frutas, hortalizas y caña de azúcar fue de 102 millones de toneladas en los primeros ocho meses del año, lo que significa un crecimiento de 21.5% más que en el mismo periodo del año pasado. Alza de los precios de los productos de la canasta básica Pérdida del poder adquisitivo Desempleo Rezago económico El poder de negociación de los agricultores es mínimo frente a los grandes compradores Gran cantidad de productores y muy pocos compradores Muchos pequeños productores Hortalizas susceptibles problemas climáticos</p> <p>tecnológicos rezago tecnológico nuevas tecnologías surgen a diario que optimizan los procesos de producción y comercialización. acceso limitado a herramientas tecnológicas. altos precios en nueva tecnología</p>

Análisis FODA

FORTALEZAS	OPORTUNIDADES
<p>Cuentan con tierras propias para la siembra Conocimientos sobre el cultivo de hortalizas Condiciones naturales favorables para la producción hortícola Capacidad para la implementación y mejoramiento de sus procesos de producción Existe la comercialización de sus productos en mercados locales y regionales Autoempleo Producto de calidad</p> <p>DEBILIDADES Poco nivel de organización Carencias de técnicas de mercadología No cuentan con una cartera de clientes ni proveedores Registros contables de manera informal Baja capacidad de inversión Escaso conocimiento tecnológico para la comercialización Miedo al cambio</p>	<p>Fuerte demanda en mercados hortícolas Programas y proyectos gubernamentales Mercado de productos orgánicos Nuevos mercados para la comercialización Mercado nacional e internacional Asociación con el entorno público y privado para la comercialización</p> <p>AMENAZAS Barreras arancelarias Factores climáticos Intermediarios Competencia con grandes industrias Pérdida del poder adquisitivo</p>

CONCLUSIONES

Se puede concluir de la investigación que la PPE, está realizada bajo un esquema de ciertos sectores que influyen en las decisiones de la propuesta de intereses propios, donde los grupos protegidos por haber colaborado con los diversos elementos políticos, no permiten permear los recursos para las UP que necesitan ser apoyadas con una variedad de recursos que permitan lograr su desarrollo local y mejorar las condiciones de vida de las comunidades. Es por ello, que el DR basados en la PPE de dichas comunidades no colaboran de manera directa en dicho desarrollo.

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ELABORACIÓN Y PRODUCCIÓN DE CONTENIDOS PARA EDUCACIÓN SUPERIOR; PROPUESTA DE UN PORTAFOLIO ELECTRÓNICO

Jovita Georgina Neri Vega, Universidad Autónoma De Querétaro

Rafael González Zarza, Universidad Autónoma De Querétaro

Áaron Iván González Neri, Universidad Autónoma De Querétaro

Rafael Albertti González Neri, Universidad Tecnológica De San Juan Del Río

Héctor Miguel González Neri, Universidad Autónoma De Querétaro

RESUMEN

Se presenta en este trabajo una propuesta para el desarrollo e implementación de un modelo de portafolios electrónico docente a partir de la concepción del mismo como un trabajo teórico y una colección razonada de evidencias que dan cuenta del quehacer docente. Se describe la propuesta de formación con el propósito de que los profesores desarrollen sus propios portafolios. Se propone la impartición de un Taller que aborde las competencias clave: las requeridas para la reflexión de la acción docente, la construcción de secuencias didácticas y el uso de las Tecnologías de Información y Comunicación con fines educativos. Las evidencias sobre la reflexión docente se recuperarán a través del trabajo en los foros y actividades del taller y en el desarrollo de los portafolios personales de los docentes universitarios, mientras que el uso de las Tecnologías de información y comunicación serán planteadas por el profesional propuesto para la impartición del Taller.

Palabras clave: Portafolio electrónico, competencias docentes, Tic's

DEVELOPMENT AND PRODUCTION OF CONTENTS FOR HIGHER EDUCATION; PROPOSED ELECTRONIC PORTFOLIO

ABSTRACT

A proposal for the development and implementation of an electronic portfolio faculty model from the conception of it as a reasoned theoretical work and collection of evidence that show the teaching work is presented in this paper. The proposal for the purpose of training teachers to develop their own portfolios is described. Required for reflection of teaching activities , the construction of teaching sequences and the use of Information and Communication Technologies for education: teaching a workshop that addresses the core competencies is proposed . The evidence on teacher reflection is recovered through work in forums and workshop activities and the development of personal portfolios of university teachers , while the use of Information Technologies and Communication will be raised by the professional proposed the delivery of the workshop.

KEYWORDS: Electronic Portfolio, Teaching Skills, Tic's

CLASIFICACIÓN JEL: A23, I21, O33

INTRODUCCIÓN

El modelo de portafolios electrónico surge como un proyecto de investigación sobre esta estrategia y como una acción de formación docente cuyo propósito es desarrollar el autoanálisis y reflexión sobre el trabajo

didáctico de docentes para su mejora. La implementación de esta propuesta contará con la participación de 25 docentes de la Facultad de Contaduría y Administración Campus San Juan del Río de la Universidad Autónoma de Querétaro, en el marco de este modelo y con la finalidad de responder a las necesidades actuales y los retos futuros de la educación superior en nuestro país.

Nuevos Roles Para Docentes y Estudiantes

En el contexto de una modalidad influenciada por un marco virtual, se puede mencionar a García Aretio (2009) quien se detiene en los nuevos roles que surgen tanto para el docente como para el alumno. Por un lado el docente se convierte en mediador, en guía, entre el alumno y los contenidos a desarrollar. Por otro lado el alumno que controla de forma activa esos recursos, ya que debe manipular activamente la información, de tal manera que sea capaz de organizarla y convertirla en conocimiento para aplicarlo en los diferentes ámbitos en los que actúa. Para que todo esto ocurra, el alumno deberá adquirir y ejercitar paulatinamente una serie de competencias básicas que posibiliten en él la acción de “estudiar” descrita por Fenstermacher (1999). Así, es de suponer que en estos nuevos escenarios educativos los estudiantes se responsabilizarán de su aprendizaje, ingresarán regularmente al entorno virtual y seguirán las distintas propuestas de modo regular, participando activamente en las instancias individuales y colaborativas programadas, tanto presenciales como virtuales. Es de esperar que los alumnos logren alcanzar las características propuestas por Borges (2004) para los buenos estudiantes en entornos virtuales: interrelacionar el material con su actividad profesional, organizar adecuadamente sus tiempos, manejar adecuadamente las ambigüedades e incertidumbres, construir su propio conocimiento a partir del material de estudio y en relación con sus compañeros y profesor, mostrar motivación y autodisciplina, utilizar los canales adecuados para solicitar ayuda, asistir a sus compañeros, tener una actitud proactiva y ser autónomos, y comunicarse con su profesor ante cualquier inconveniente o duda.

Capacitación Docente En el Nivel Universitario

La propuesta de un portafolio electrónico permitirá que lo presencial y lo virtual se entremezclen, la mayoría de los estudiantes que hoy se encuentran integrados al nivel educativo se encuentran inmersos en este continuo de manera natural. Ahora bien, ¿están los docentes universitarios preparados para esta nueva realidad? En muchos casos se han realizado capacitaciones, y también depende de un gran número de factores entre los que no se descarta una fuerte resistencia al empleo de tecnología en el aula, ajena a la específica de cada carrera, y como complemento de la actividad fuera del aula.

Definición de Portafolios

El diseño y desarrollo del portafolios, es en palabras de Lee Shulman (2003) un acto teórico, en el entendido de que su construcción implica sostener una postura frente al acto de enseñanza-aprendizaje, la selección de evidencias y la reflexión posterior a su ejecución, derivado de una idea clara sobre el trabajo del profesor, del estudiante, del abordaje de los contenidos y su evaluación. El portafolios es una “amplia metáfora que cobra vida cuando comenzamos a formular la orientación teórica para la docencia que nos resulta más valiosa” (Lee Shulman, 2003:46). De acuerdo con Barberà (2006), Morán (2006), Arbezú y Argumedo (2010), Brubacher, Case y Reagan (2005) se concibe el portafolios docente como una colección estructurada de evidencias realizada por los profesores de acuerdo a un período de tiempo y objetivo determinados; producto de la reflexión individual y colectiva *sobre la* propia práctica enriquecida por la colaboración, que cuenta la historia de sus esfuerzos, su progreso y logros en un área determinada del currículo vivido e involucra un cambio de conducta, permite reconocer las categorías del conocimiento, una formación ética y tomar decisiones racionales sobre una base sólida de conocimiento.

Modelo de Portafolios Docente

Se propone la construcción, análisis y evaluación del portafolios docente mediante el desarrollo interrelacionado de:

Competencias relacionadas con el desarrollo de una secuencia didáctica: Trata de la elaboración de una secuencia que logre ser significativa y constructiva del aprendizaje y que parta de un proceso reflexivo (de autoconocimiento) de la práctica docente. Por lo tanto comprende la fase de diseño preliminar y de su puesta en práctica. Comprende las competencias específicas e interrelacionadas: (a) plantear objetivos de aprendizaje con vinculación a contenidos organizados desde la disciplina y profesión, (b) construir y planificar la estrategia de enseñanza para llevar a cabo una secuencia didáctica y (c) evaluar a los alumnos en situaciones de aprendizaje según un enfoque formativo.

Competencias relacionada con la reflexión de la práctica docente: La reflexión docente es una práctica renovadora autoformativa que trata de la capacidad del docente para autoevaluar su propia acción al determinar de forma crítica avances, limitaciones y ausencias en el desarrollo de su función educativa. Incluye, por una parte, el análisis del conocimiento experiencial antes, durante y después de realizado el trabajo didáctico; por otra, ser un medio movilizador para la ejecución de cambios y toma de decisiones sobre la propia labor docente. Abarca las competencias específicas e interrelacionadas: (a) conciencia de uno mismo y del proceso, (b) comunicación crítica del trabajo docente y (c) orientación del desempeño hacia metas educativas.

Competencias relacionadas con el manejo de Tecnologías de Información y Comunicación (TIC): Trata de la capacidad para usar estas tecnologías como herramientas educativas, que favorezcan el carácter constructivo del conocimiento, la significatividad del aprendizaje y sean integrales al trabajo didáctico del profesor.

CONCLUSIONES

Las Tecnologías de Información y Comunicación son ya materia corriente en la sociedad actual, y el ámbito educativo en todos sus niveles no puede estar ajeno a ellas. El ámbito universitario en particular requiere replantear sus formas de enseñanza, sus modelos y metodologías, a fin de adaptarse al nuevo contexto. A pesar de que persiste mucha resistencia entre académicos, muchos de ellos aún no han experimentado el empleo de las TIC's en educación por el desconocimiento de la amplia variedad de herramientas disponibles, cuyo empleo es cada vez más simple e intuitivo, favorecido por dispositivos cada vez más adaptados a las necesidades de sus usuarios. Por ello, resulta esencial generar espacios de capacitación en los cuales los propios docentes sean quienes exploren su uso, reflexionando de manera conjunta respecto de las ventajas y desventajas de implementar modalidades, y valerse de sus potencialidades para mejorar los procesos de enseñanza y favorecer el paso de sus estudiantes de la vida académica a la vida profesional, en una sociedad cada vez más franqueada por la tecnología.

Por lo anterior, los procesos de aprendizaje actuales reclaman el desarrollo de inteligencias múltiples: aprender a conocer (inteligencia cognitiva), aprender a ser persona (inteligencia emocional), aprender a vivir entre personas (inteligencia social) y aprender a hacer cosas con computadoras (inteligencia tecnológica). Esta última inteligencia, dota a los alumnos de las habilidades necesarias para su inserción en la sociedad de la comunicación.

Los modelos tradicionalistas y constructivistas siguen manejándose en los centros educativos actuales y, ante el objetivo de enseñar los conocimientos bajo cualquier modelo pedagógico, las TIC's ofrecen un medio para acercar esos conocimientos a los alumnos así como también las herramientas para el desarrollo de trabajo colaborativo. La propuesta de formación para la construcción de portafolios electrónicos docentes ha resultado novedosa en el contexto de la Universidad, pues pone en el centro de la acción al profesor no solo desde su didáctica, sino desde su concepción de la profesión y el proceso de enseñanza

aprendizaje, así como implicaciones éticas y sociales. El análisis y mejora de la acción docente, se vuelve un continuo cuando el proceso formativo vincula la recuperación de su práctica con elementos teórico-metodológicos, que le permiten reinterpretar su desempeño en el aula y la relación con sus estudiantes, en este sentido el enfoque sociocognitivo en el cual se retoma el concepto de competencia resulta pertinente para un cambio integral de las prácticas educativas.

Los docentes tienen ideas previas sobre los portafolios, concibiéndolos en términos de repositorios de información curricular o muestrario de evidencia para el empleo. A partir de las preguntas problematizadoras que llevarán a la revisión de los materiales de análisis conceptual, los docentes ampliarán su perspectiva del portafolios como herramienta orientada al aprendizaje y la enseñanza, que los obliga a revisar su trabajo, recuperarlo y mejorarlo. En lo referente al diseño del entorno de enseñanza a distancia, la plataforma es una herramienta muy amigable para los docentes participantes del taller, permitirá el manejo sencillo de las distintas aplicaciones, con lo que se minimizará el impacto de la barrera del manejo de las TIC's como una de las limitaciones para la construcción e-portafolios.

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BIOGRAFÍA

Jovita Georgina Neri Vega Contador Público, egresada de la Universidad Autónoma de Querétaro, Maestría en Administración, con especialidad en Finanzas y Comercio Internacional, Doctorado en Administración, docente de tiempo completo en la UAQ, socia en Despacho Contable. Área de investigación: Innovación y Competitividad en las Organizaciones.

Rafael González Zarza: Contador Público, egresado del Instituto Politécnico Nacional, Maestría en Administración con especialidad en Mercadotecnia, estudiante de Doctorado en Administración, docente de tiempo libre en la UAQ, socio en Despacho Contable. Área de investigación: Innovación y Competitividad en las Organizaciones.

Aarón Iván González Neri Ingeniero en Sistemas Computacionales, egresado del Instituto Tecnológico de San Juan del Río, Maestría en Comunicación y Tecnologías Educativas, estudiante de Doctorado en Educación, docente de tiempo libre en la UAQ. Asesor independiente en el área de Informática, Área de investigación: Innovación y Competitividad en las Organizaciones.

Rafael Albertti González Neri Ingeniero en Sistemas Computacionales, egresado del Instituto Tecnológico de San Juan del Río, Maestría en Comunicación y Tecnologías Educativas, estudiante de Doctorado en Educación, Jefe de Oficina del área de Desarrollo Web en la Universidad Tecnológica de San Juan del Río, Área de investigación: Innovación y Competitividad en las Organizaciones.

Héctor Miguel González Neri Contador Público, egresado de la Universidad Autónoma de Querétaro, Maestría en Administración con especialidad en Finanzas, docente del área de contabilidad, Jefe del área de Presupuestos en Junta de Agua Potable de SJR., Área de investigación: Innovación y Competitividad en las Organizaciones.

FLUJOS TURÍSTICOS EN COLOMBIA: PERSPECTIVAS Y DETERMINANTES

Juan Gabriel Vanegas, Fundación Universitaria Autónoma de las Américas
Jorge Aníbal Restrepo Morales, Fundación Universitaria Autónoma de las Américas
Santiago Medina Hurtado, Universidad Nacional de Colombia

RESUMEN

La demanda turística tiene que ver no sólo con los movimientos de viajeros, sino también con las relaciones intervinculantes de los orígenes y destinos. El movimiento internacional de viajeros ha crecido exponencialmente en las últimas décadas, y Colombia no ha sido ajena a estas dinámicas. El objetivo de este trabajo se centra en estimar los determinantes de los arribos de turistas internacionales hacia Colombia en los últimos años. Un modelo gravitacional se propone para este fin considerando factores desde diferentes posturas teóricas y empíricas, en particular, aquellos propuestos desde la teoría del consumidor como aquellos abordados desde la nueva geografía económica. Estos factores incluyen el nivel de ingresos, tamaño del mercado, distancia, precios relativos, instituciones, entre otros. Se pretende cuantificar los efectos de estas variables en la entrada de viajeros, sus determinantes y las perspectivas futuras. La estimación de los flujos turísticos servirá como herramienta de diagnóstico y planificación en el desarrollo de propuestas de atractividad turística con base en distintos factores del entorno que permiten su explicación desde la Nueva Geografía Económica

PALABRAS CLAVE: turismo, arribo de viajeros, modelo gravitacional, panel de datos, Colombia

TOURIST FLOWS IN COLOMBIA: PERSPECTIVES AND DETERMINANTS

ABSTRACT

Tourism demand is concerned not just through the traveler's motions, but also with relations interlinking of the sources and destinations. The international movement of travelers has grown exponentially over the past decades, and Colombia has not been far to these dynamics. This paper's purpose is to estimate the determinants of international tourist arrivals to Colombia over recent years. A gravity model is proposed for this purpose by considering factors from different theoretical and empirical positions, particularly those proposed from consumer theory as those addressed from new economic geography. Such factors include income levels, market size, distance, relative prices, and institutions, among others. It aims to quantify the effects of such variables on the input rating, their determinants and future prospects. Estimation tourist flows will serve as diagnostic tools on the planning and development tourism attractiveness proposals based on various environmental factors which allow their explanation from New Economic Geography.

JEL: L83, D12, C33, O54

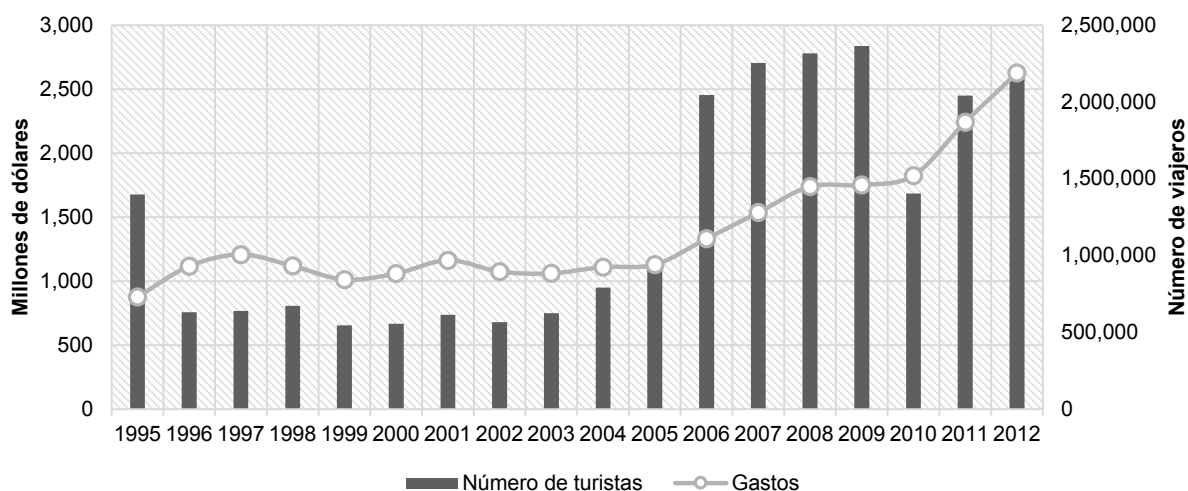
KEYWORDS: Tourism, Tourism Arrivals, Gravity Model, Panel Data Regression, Colombia

INTRODUCCIÓN

La industria de los viajes y el turismo es una actividad de enclave significativa en gran parte de los países del mundo, con incidencias directas e indirectas en el aparato productivo (WTTC, 2014). Su contribución a la economía colombiana ha exhibido uno de los comportamientos más dinámicos con aportes significativos a la generación de empleo y riqueza. La dinámica de los flujos de viajeros, así como el gasto

que éstos realizan en los destinos que visitan, en los últimos veinte años muestran, no sólo un crecimiento sostenido sino también un aporte económico significativo. Estos movimientos, de personas y de recursos financieros han exhibido un crecimiento promedio anual de 8,2% y 7,1%, respectivamente el cual se ralentizó un poco durante la crisis financiera, pero una vez corrigió tendencia, se ha recuperado y alcanzado máximos históricos de mediados de década en los 2000 (Figura 1).

Figura 1: Colombia: Entradas de Viajes y Gastos de Éstos, 1995-2012



Fuente: elaboración propia con datos del WTTC (2014).

El comportamiento anterior contextualiza la importancia del estudio de los principales factores que explican los flujos turísticos. En ese orden de ideas, el objetivo central de este trabajo será modelar los factores determinantes de la atracción de turistas internacionales, tanto desde la óptica de la perspectiva teórica del comportamiento del consumidor como de la nueva geografía económica, es decir, con base en la importancia que tiene sobre la demanda turística tanto la toma de decisiones de los agentes económicos como las condiciones geográficas y la distancia. En síntesis, el interrogante central se circunscribe a responder: ¿cuál ha sido la influencia de la geografía sobre los flujos turísticos internacionales?, ¿se encuentran diferencias espaciales en la configuración de la determinación de viajeros? Además, salen a relucir otros interrogantes subyacentes de la pregunta central y que tendrán cabida a lo largo del desarrollo del proyecto, a saber, ¿qué factores inciden en la decisión y determinan que las personas elijan determinado destino para vacacionar o hacer negocios?

Teóricamente subyacen dos argumentos esenciales intervinculados entre sí y que muestran tanto la importancia de las decisiones de los agentes económicos como los asuntos geográficos en la configuración de los flujos turísticos. En primera instancia la naturaleza del turismo se fundamenta en como un potencial visitante que se encuentra ubicado a una distancia física donde efectúa la decisión de consumo, debe desplazarse para disfrutar de su elección hacia el destino final seleccionado (Swarbrooke y Horner, 2007). Adicionalmente, existen factores estructurales predeterminados que impactan y desbalancean las dotaciones factoriales de las naciones, lo cual genera desventajas absolutas (Venables, 1998). En el contexto de los flujos de mercancías, recursos financieros y viajeros la temática de la geografía económica ha sido reconsiderada en los estudios y simulaciones a nivel regional, dando cuenta del papel que juegan los factores geográficos en la configuración de los patrones de desarrollo tanto regional como nacional (Yang et al., 2012). Por ello, considerar la relación flujos de viajeros y geografía económica encuentra asidero, en el sentido de que la investigación permitirá examinar sistemáticamente las deficiencias y fortalezas de las

unidades territoriales de la región, en cuanto a su capacidad de atracción de visitantes que permitan dinamizar los diferentes enclaves económicos de sus aparatos productivos.

REVISIÓN LITERARIA

Una de las preguntas centrales en la determinación de los flujos turísticos tiene que ver la elección de un destino por parte de un viajero. El extenso grupo de trabajos que estiman estos flujos a nivel de países específicos se centra en examinar los determinantes en el marco de modelos de equilibrio parcial o general, panel de datos, ecuaciones simultáneas, modelos probabilísticos, vectores autorregresivos, entre otros. Estos estudios típicamente han examinado como factores macroeconómicos exógenos afectan la decisión de un turista, enfocándose en los ingresos, los movimientos de la tasa de cambio. En el caso particular de las aplicaciones gravitacionales, Morley *et al.* (2014), propone un marco teórico para el modelo de gravedad y su aplicación para los flujos turísticos bilaterales derivados de la teoría de la utilidad individual. Se rescata la utilidad de los modelos de gravedad para el modelado de la demanda turística, cuando se requiere modelar el papel de los factores estructurales en el turismo. Su trabajo muestra los problemas para distinguir las versiones recientes de los modelos de gravedad de los modelos de demanda agregada y la idoneidad de esta metodología cuando se discuten los factores estructurales tienen que ser evaluados y cuantificados en el contexto de la demanda turística.

Trabajos aplicados para el caso colombiano se encuentran pocos. El efecto de la seguridad y el comercio fueron abordados por Bonilla & Moreno (2010) mediante un modelo de datos de panel encuentran que los arribos de viajeros extranjeros están inversamente relacionados con los secuestros, y el índice de intercambio comercial lo hace de forma positiva. Otros trabajos han analizado las dinámicas locales de los movimientos de viajeros. Cerda y Leguizamón (2005), encuentran por medio de modelos hedónicos que la demanda interna de agentes nacionales por consumo de un bien turístico depende en gran manera del perfil del jefe de hogar, su poder adquisitivo y la composición familiar. A nivel de municipalidades o locaciones específicas, por ejemplo el caso de Cartagena, se centran en observar el impacto de las fluctuaciones cambiarias en la demanda turística (Galvis & Aguilera, 1999; Paredes & Ordoñez, 2010); así como, las elecciones turísticas en Risaralda (Romero & Salazar, 2013).

A nivel internacional, flujos mundiales sin puntualizar en países específicos, la literatura es mucho más amplia estimando los determinantes mundiales, continentales, o a nivel de países de los flujos turísticos. Eilat & Einav (2003), encuentran mediante modelos de elección discreta que el riesgo político es un factor muy importante para el turismo, y que las tasas de cambio son representativas en los países desarrollados. Por su parte, Vargas, Holim & Homsy (2007), haciendo uso de datos de paneles estiman que la renta constituye la variable preponderante en la emisión de turistas, mientras que en la atracción la seguridad y el nivel de desarrollo del país destino son relevantes en la explicación de la dirección de los flujos turísticos. En el caso de trabajos aplicados a nivel de países existe una literatura creciente. Garin-Munoz & Amaral (2000), estiman que el ingreso, los precios, la tasa de cambio y la Guerra del Golfo fueron significativos a la hora de explicar los flujos turísticos internacionales hacia España. Para el caso del continente africano en su conjunto, los resultados Naudé & Saayman (2005) sugieren que la llegada de viajeros depende de la estabilidad política, la infraestructura turística, el marketing e información, y el nivel de desarrollo en el destino. Vale la pena decir que, Ibrahim (2011) para el caso de Egipto estima que las condiciones económicas del país, así como los precios y el costo de vida importan a la hora de atraer viajeros.

En el caso de países asiáticos, Hanafiah & Harun (2010) encontraron hallazgos similares a éste último para Malasia, mientras que Webb & Chotithamwattana (2013) evaluaron como el poder adquisitivo, y factores exógenos como crisis económicas y políticas afectan el flujo de visitantes hacia Tailandia. Asimismo, en los países latinoamericanos, como los del bloque de la Comunidad Andina de Naciones (Gardella & Aguayo, 2002), muestran una dependencia marcada del desempeño económico de EEUU y de la promoción del destino como las variables explicatorias de llegada de turistas, resultados similares se observan para

México (Soria *et al.*, 2011), donde adicional a éstos, el costo de vida tiene un peso considerable en la explicación de esas llegadas.

Ahora bien, a la hora de relacionar el turismo con alguna variable de actividad económica, se encuentra como, Lee & Chang (2008), indagan sobre los movimientos conjuntos de largo plazo y las relaciones causales entre el desarrollo del turismo y el crecimiento económico de los países de la OCDE y miembros de OCDE (incluyendo los de Asia, América Latina y África Subsahariana) para el periodo 1990-2002. En la escala global, después de considerar el efecto de país heterogéneo, se fundamenta una relación de cointegración entre el PIB y el desarrollo del turismo e igualmente se determinó que el desarrollo del turismo tiene un mayor impacto en el PIB en los países miembros de OCDE que en los países de la OCDE, y cuando la variable explicativa son los ingresos por turismo, el mayor impacto se haya en los países del África Sub-Sahara. Además, el tipo de cambio efectivo real tiene efectos significativos en el crecimiento económico. Por último, en el largo plazo, la prueba de panel de causalidad muestra relaciones de causalidad unidireccional entre el desarrollo del turismo y el crecimiento económico en los países de la OCDE, mientras que en los países miembros de la OCDE las relaciones son bidireccionales, y sólo en

Asia se concluye que las relaciones son débiles. Estos resultados empíricos tienen importantes implicaciones políticas. Por su parte, Su & Lin (2014) estudian el impacto en el turismo receptor causado por la presencia de sitios del patrimonio mundial. Para ello, usan estadísticas derivadas de datos de panel para 66 países en el período 2006-2009. Los resultados mostraron una relación positiva entre la presencia de esos sitios del patrimonio y el número de turistas, y existe una relación más fuerte con los recursos naturales en lugar de los sitios del patrimonio cultural. La evidencia también indica la presencia de una relación en forma de U entre el número de sitios del patrimonio mundial en un número de países y los destinos turísticos. Estas relaciones halladas son robustas a pesar de las diferencias en los patrones encontrados en diferentes regiones. Poprawe (2014), pone a prueba empírica la hipótesis de que la corrupción tiene un efecto negativo sobre el turismo. Pagar sobornos durante sus vacaciones o viajes de negocios aumenta los costos de viajar a un país donde la corrupción es prevalente.

Los turistas son por lo tanto más propensos a viajar a países donde no sea necesario incurrir en este tipo de costos adicionales. Esta hipótesis se puso a prueba sobre un conjunto de datos de panel de más de 100 países y 16 años. Los resultados reflejan como un aumento de 1 punto en el Índice de Percepción de la Corrupción (lo que implica una disminución de la corrupción) resulta en un incremento del 4% al 7% en el flujo de turistas. Además, el flujo de turistas aumenta con el PIB per cápita, la apertura y el crecimiento y son mayores en los países con un clima templado. En síntesis, se observa que los factores que determinan la atracción de turistas a un destino depende en el mundo desarrollado de las condiciones de desarrollo del país, los ingresos, los precios relativos, así como los costos de viajar son altamente significativos; mientras que en el mundo en desarrollo, a parte de estas condiciones aparecen la distancia, las condiciones geográficas, y condiciones institucionales.

Estrategia Empírica

Por medio de un modelo econométrico tipo panel de datos (Baltagi, 2001) de los flujos viajeros internacionales, se pretende establecer los factores que desde el consumidor y del territorio determinan los movimientos de viajeros. Dada la heterogeneidad de países a nivel mundial, que se incrementa a la hora de la comparación con sus socios turísticos, es necesario realizar una depuración exhaustiva de datos para proceder con las estimaciones específicas. La forma funcional sugerida contará con información en dos dimensiones: un país de partida y el tiempo. Matemáticamente, la forma estándar de plantear esta relación será:

$$FV_{cpt} = f(\beta_0, \beta_1 CC_{ct}, \beta_2 CG_{pt}, \beta_3 VC_{cpt})$$

Los índices inferiores c y p hacen referencia a Colombia como país de arribo de viajero y a los países origen, respectivamente, y el sufijo t es la observación en el año específico de análisis. La variable independiente FV son los flujos de viajeros internacionales entre dos países. Las variables independientes hacen alusión a: CC , un vector de características del consumidor del país de partida, CG un vector de características geográficas del país de arribo, y VC un vector de control de características comunes que comparten el país de partida y el país de arribo. Los datos utilizados son de corte transversal y series de tiempo con observaciones las llegadas de turistas internacionales hacia Colombia originados desde 173 distintos países para el periodo 2008-2012. El modelo usado para estimar los determinantes y evaluar las hipótesis presentadas en la literatura revisada consiste de una regresión multivariada tipo panel de datos, bajo la aproximación teórica de un modelo gravitacional. De esta forma, la heterogeneidad entre países es capturada de una forma más adecuada al permitir formas más flexibles de control mediante efectos pareados de países y efectos temporales en modelos de efectos aleatorios y efectos de agrupamiento. La forma funcional estimada es del tipo:

$$\ln (LLEGADAS)_{COL-Ot} = \beta_0 + \beta_1 \ln (PIB-PERCAPITA)_{Ot} + \beta_2 \ln (TASA\ CAMBIO)_{Ot} + \beta_3 \ln (PRECIOS\ RELATIVOS)_{COL-Ot} + \beta_4 \ln (DISTANCIA)_{COL-O} + \epsilon_{COL-Ot}$$

donde las convenciones denotan:

Subíndices: COL : se refiere a Colombia como país destino turístico, O : se refiere al país origen del viajero, y t : al tiempo de la observación, 2008-2012.

Llegadas: llegadas de viajeros internacionales

β_i : son los coeficientes a estimar para cada una de las variables dependientes

Pib-Percapita: producto interno bruto per-cápita del país del viajero

Tasa De Cambio: tasa de cambio efectiva real basada en el índice de precios al consumidor basado en 172 socios comerciales de cada país (REER172)

Precios Relativos: índice de precios al consumidor en Colombia en el año t dividido el índice de precio al consumidor del país origen del viajero en el año t .

Distancia: distancia ponderada entre los principales centros económicos de Colombia y el país del viajero.
 ϵ (error): término de perturbación que se supone es independiente e idénticamente distribuido (iid).

Las fuentes de información son las bases de datos internacionales que compilan información específica. Para los flujos bilaterales de viajeros la información modelada proviene del World Travel & Tourism Council (WTTC, 2014). En el caso del PIB per cápita se tomaron dos fuentes: World Development Indicators del World Bank (2014) y Economic Research Service del USDA (2014). El indicador de tasa de cambio se tomó de Bruegel (2014). Los precios relativos fueron calculados usando los datos de World Bank (2014). Por último, la distancia ponderada corresponde aquella calculada por CEPPII (2014).

PRESENTACIÓN DE RESULTADOS

Esta sección presenta el ejercicio estimativo como se especificó antes. Es de aclarar que este documento es una primera aproximación de modelación con algunas variables cuantitativas, la cual será ajustada en futuros ejercicios incluyendo otras adicionales, así como otras de corte categórica. La Tabla 1 resume las estadísticas descriptivas del panel desbalanceado.

Tabla 1: Estadísticas Descriptivas

Variable	Obs.	Media	Desv. Estánd.	Mín.	Máx.
Arribos (número de personas)	842	5,072	3,005	0,000	12,787
PIB per cápita (dólares 2010)	855	8,548	1,504	5,399	11,609
Tasa cambio (índice base 2010)	830	4,653	0,113	4,153	5,330
Precios relativos (índice)	860	-0,002	0,081	-0,826	0,681
Distancia (km)	860	8,953	0,775	6,555	9,871

Todos los valores están expresadas en logaritmo natural. Fuente: elaboración propia utilizando el software R.

Los resultados preliminares de las estimaciones, tomando en cuenta solo variables cuantitativas, muestran que la relación clásica como punto de partida de la ecuación gravitacional, expresa que las llegadas de viajeros extranjeros al país son función del tamaño de mercado y la distancia geográfica. Como se aprecia en la Tabla 2, tres de las cuatro variables modeladas son estadísticamente significativas y presentan los signos correctos.

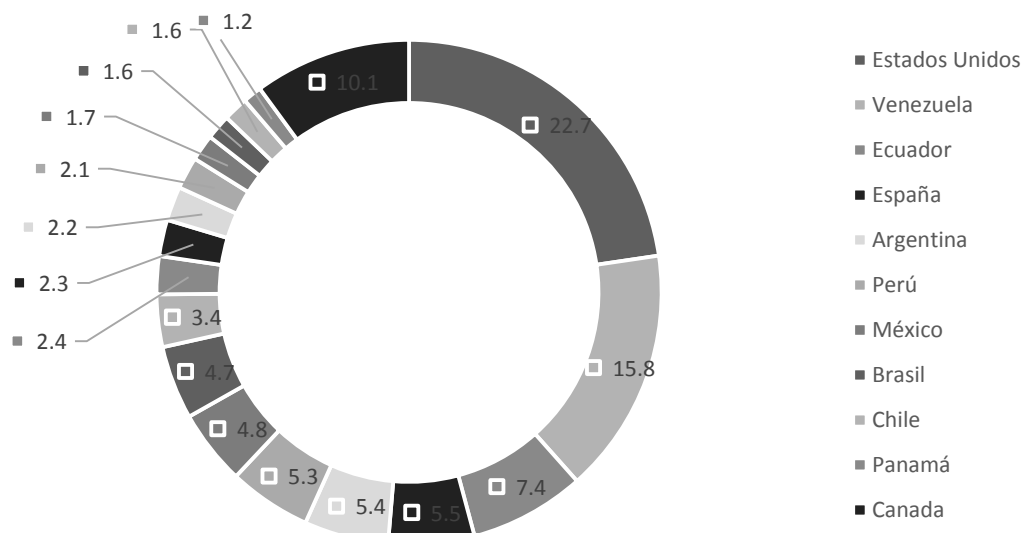
Tabla 2: Resultados de las Estimaciones

Coefficientes	Variable	Between	Within	Random
β_0	Constante	5,9756*	5,1646	9,6989***
β_1	PIB per cápita	1,0060***	1,0259***	0,6487***
β_2	Tasa cambio	0,9820*	1,0740	0,8943*
β_3	Precios relativos	0,1051	0,2266	0,0292
β_4	Distancia	-1,5653***	-1,54489***	-1,5988***
			n=166, t=4-5, N=814	
Observaciones	R ² ajustado	0,4213	0,4459	0,1057

Significancia estadística: 0 ****, 0,001 ***, 0,01 **, 0,1 *. Fuente: elaboración propia utilizando el software R.

De esta forma, la versión simple del modelo estimado captura el efecto del tamaño de las economías entre los destinos turísticos colombianos y sus 173 orígenes específicos, lo que significa que un aumento en el PIB eleva la atracción de foráneos hacia el país, dado que el coeficiente es elástico en ingresos. Ahora bien, para visualizar mejor los resultados anteriores de una forma desagregada por país de origen del visitante, el Gráfico 2 muestra que el 90% de las entradas de visitantes se concentra en 10 nacionalidades, donde la cercanía geográfica al destino es el rasgo distintivo.

Gráfico 2: Principales Países de Origen de Visitantes Hacia Colombia, 2008-2012



Fuente: elaboración propia con base en datos de WTTC (2014).

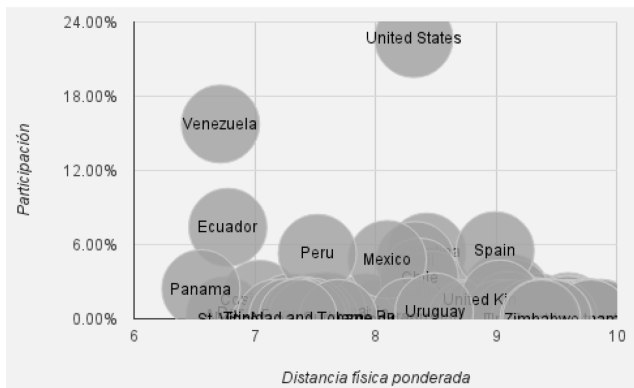
El Mapa 1 sintetiza más claramente estas tendencias en la relación existente de llegadas de turistas internacionales y la distancia física a los principales destinos en Colombia desde los distintos orígenes. Así, las burbujas más grandes (tonalidades verdes) representan el mayor volumen de visitantes hacia Colombia, donde el 71,8% se concentra en países dentro un promedio de 2.739 kilómetros de distancia lineal; relación consistente con el modelo de gravedad que señala un mayor flujo turístico mientras más mínima sea distancia existente entre el origen y el destino. El Gráfico 3 recogen las relaciones presentadas en las estimaciones, pero ahora se categorizan por grupos países: i) según el nivel de poder adquisitivo por habitante y ii) la distancia física entre origen-destino. De esta forma, se aprecia claramente los planteamientos de atracción gravitacional en relación con los postulados de tamaño y distancia en relaciones económicas. Con el fin de controlar por otros factores determinantes de la demanda turística, una vez se tenga consolidada una base de datos con más completa, se incluirán otras variables cuantitativas como la dinámica comercial y de inversión, y cualitativas que permitirán crear categorías de análisis alrededor de si: comparten vínculos coloniales, fronteras marítimas o terrestres, idioma común, tratados bilaterales de inversión o de comercio, existen vuelos directos entre los destinos.

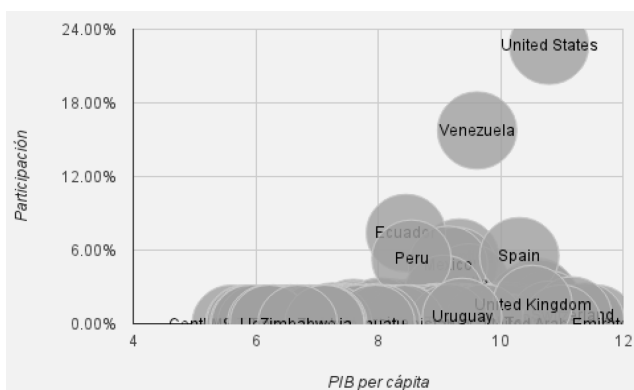
Mapa 1: Distancia y Origen de Visitantes Hacia Colombia Entre 2008-2012



Fuente: elaboración propia con datos de WTTC (2014) y herramienta gráfica Google Drive.

Gráfico 3: Relación Distancia y PIB Versus Participación





Fuente: elaboración propia con datos de WTTC (2014) y herramienta gráfica Google Drive.

REFLEXIÓN FINAL

Este artículo testeó algunas hipótesis encontradas en la literatura relacionada con la entrada de turistas proveniente del exterior para el caso colombiano. La técnica econométrica de datos de panel es conveniente para este tipo de trabajos dada la heterogeneidad de viajeros que visitan el país, lo cual permite controlar no solo individualmente estos efectos sino aquellos que se registran en el tiempo. Los hallazgos van en la dirección de los resultados generales de la literatura: conforme el tamaño económico es mayor es más probable que más foráneos ingresen al país, y a medida que los orígenes son más distantes estos flujos tienden a reducirse. También se encuentra que la variable que mide los precios de una moneda en términos de otra es estadísticamente relevante en la explicación de la configuración del movimiento internacional de personas.

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BIOGRAFÍA

Juan Gabriel Vanegas es profesor-investigador en la Fundación Universitaria Autónoma de las Américas (Grupo GICEA). Economista y Magíster en Economía. Contacto:

Jorge Aníbal Restrepo es profesor-investigador en la Fundación Universitaria Autónoma de las Américas (Grupo GICEA). Estudiante doctorado en Internacionalización de la Empresa de la Universidad de San Pablo CEU, Ingeniero Administrador y Magíster en Administración. Contacto:

Santiago Medina Hurtados es profesor asociado de la Facultad de Minas de la Universidad Nacional de Colombia. Director del grupo de Investigación GIFIG. Es Ingeniero Industrial, Especialista en Finanzas y Evaluación de Proyectos y PhD en Estadística de la Universidad Complutense Madrid.

LA CULTURA TRIBUTARIA: COMPETENCIA ESENCIAL EN EL PROGRAMA EDUCATIVO DE LA LICENCIATURA EN COMERCIO INTERNACIONAL DE LA UNIVERSIDAD ESTATAL DE SONORA

Fidel Antonio Mendoza Shaw, Universidad Estatal de Sonora

Rossana Palomino Cano, Universidad Estatal de Sonora

José Ezequiel Robles Encinas, Universidad Estatal de Sonora

Sergio Ramiro Ramírez Guardado, Universidad Estatal de Sonora

RESUMEN

El presente trabajo de investigación se realizó con el fin de consolidar el fomento de una Cultura Tributaria, donde cada estudiante universitario tenga oportunidad de disertar acerca del compromiso que debe tener con el desarrollo del país y así poder corregir conductas arraigadas de evasión de impuestos que se han hecho presentes continuamente en un número significativo de individuos para escaparse de los deberes con el Estado. Por ello el propósito fue analizar si la Cultura Tributaria es competencia esencial en la estructura curricular del Programa Educativo de la Licenciatura en Comercio Internacional de la Universidad Estatal de Sonora, se desea que los estudiantes entiendan la existencia de la Cultura Tributaria y sean agentes multiplicadores en sus hogares para el fortalecimiento y crecimiento del país. También como resultado de esta investigación se sugirió a la Universidad, se incluyan programas de enseñanza en Cultura Tributaria para fortalecer los valores ciudadanos en los estudiantes. La metodología utilizada fue de carácter descriptivo constituido por una aplicación de cuestionario a doscientos treinta y seis alumnos. Las conclusiones obtenidas fueron: Inexistencia de Cultura Tributaria en más de la mitad población universitaria y además no se imparte conocimiento formalmente en materia de impuesto en la carrera.

PALABRAS CLAVES: Cultura Tributaria, Estudiante Universitario, Impuesto

"TAX CULTURE: ESSENTIAL COMPETITION IN THE EDUCATIONAL PROGRAM MASTER'S DEGREE IN INTERNATIONAL TRADE STATE UNIVERSITY OF SONORA"

ABSTRACT

The present research work was carried out in order to consolidate the development of a tax culture, where University students have opportunity to speak about the commitment that must be with the development of the country and thus to correct ingrained behavior of tax evasion that have been present continuously in a significant number of individuals to escape from the duties with the State. The purpose was to analyze if the tax culture is essential in the curricular structure of the educational program of degree in international trade from the State University of Sonora, you want students to understand the existence of tax culture and are multiplying agents in their households for the strengthening and growth of the country. Also because of this research, it was suggested to the University, teaching programs to be included in tax culture to strengthen the values citizens in students. The methodology used was composed of a questionnaire application descriptive to two hundred and thirty-six students. The conclusions reached were absence of tax culture in more than half University population and not taught knowledge formally in tax matter on the race.

JEL: D31,D33, D73

KEYWORDS: Tax Culture, Student University, Tax

INTRODUCCIÓN

El pago de contribuciones a nivel mundial, se deriva de la necesidad que tienen los países de captar ingresos para ser reinvertidos en el bienestar social. Durante las últimas décadas en nuestro país la fuente principal de los ingresos provenían del petróleo, esto le permitió sostener un enorme gasto público sin la necesidad de implantar una política tributaria eficiente que le permitiera equilibrar los ingresos y los egresos. Esta situación comienza a cambiar a partir de los años noventa con la disminución de estos ingresos derivados del petróleo, es por ello que ante esta situación el Estado procede a redimensionar sus fuentes de ingreso, recurriendo a mejorar la recaudación tributaria y por ende el fomentar una mayor y mejor Cultura Tributaria por parte de los ciudadanos, ya que por sí solos los instrumentos fiscales aplicados han sido mal implementados y controlados, agravando el déficit y aumentando la evasión fiscal.

Diep (1999), menciona que desde sus orígenes la obligación de tributar fue producto de la dominación, es decir, de la imposición del dominador sobre el dominado, así fuera en su carácter de gobernante, conquistador o simple opresor, siempre que se valiese de la fuerza en cualquiera de sus múltiples formas convencionales e históricas, incluyendo la magia y el dominio de la mujer sobre el hombre o de este sobre aquella, del mayor sobre el menor, del viejo sobre el joven o viceversa, del rico sobre el pobre, del sano sobre el enfermo, etc. La conducta humana no está totalmente determinada genéticamente, sino que esta se puede modificar y educar transformando los aspectos indeseables en productivos y aceptables para el conjunto de la sociedad (Velarde 2006). Es necesario el inducir la conducta del contribuyente, para lograr que este adopte la decisión de cumplir voluntariamente con sus obligaciones tributarias. Por ello es necesario profundizar la relación que debe darse entre el ciudadano y el Estado para que se desarrolle una cultura necesaria que incida en el ciudadano en concebir las responsabilidades tributarias como un deber primordial y en concordancia con los valores de una sociedad inspirados en la supremacía del bien común. Velarde (2006), menciona que desarrollar dicha cultura no es, sin embargo una tarea fácil, pues requiere de una convergencia de políticas de control con políticas de carácter educativo. Ante esta situación nace la importancia del presente trabajo de investigación, lo cual consiste en estudiar y determinar la existencia de una Cultura Tributaria en los futuros contribuyentes, siendo esta una de las soluciones tendientes a disminuir la evasión fiscal que resulta en parte como consecuencia de la inexistencia de una Cultura Tributaria en la población.

Para consolidar el fomento de la Cultura Tributaria desde tempranas edades, donde cada estudiante tenga oportunidad de disertar acerca del compromiso que debe tener con el desarrollo del país y así poder corregir conductas arraigadas de evasión de impuestos que se han hecho presentes continuamente en un número significativo de individuos para escaparse de los deberes con el Estado. Se desea que los estudiantes entiendan la existencia de la Cultura Tributaria y sean agentes multiplicadores en sus hogares para el fortalecimiento y crecimiento del país. En este orden de ideas, el propósito de esta investigación se centra en sugerir a la universidad, se incluyan programas de enseñanza en Cultura Tributaria para fortalecer los valores ciudadanos en los estudiantes. Pero no solo el conocimiento, sino también la subsiguiente práctica de una ética fiscal en determinada comunidad universitaria concreta es, por si sola, indicador para juzgar el nivel de la moral pública y social de tal agrupación humana. El gobierno tiene la imperiosa necesidad de redimensionar las fuentes de ingresos, planteándose la mejora de la recaudación tributaria interna y la reducción de la evasión fiscal, para lo cual es importante cambiar la visión acerca del contribuyente y fomentar la Cultura Tributaria para coadyuvar a solventar las necesidades de financiamiento del gobierno, para lo cual se crearon y se han reformado las leyes en materia tributaria de tal manera que quedan obligadas las personas a pagar tributos.

REVISIÓN DE LITERATURA

Para tener un basamento con cual profundizar el tema de investigación, se revisaron los siguientes antecedentes que de una u otra manera se relacionan con el tema planteado: Lugo, Zabaleta y Ruiz (2010), en su investigación titulada: “Análisis del método de recaudación de tributos que utiliza la Alcaldía del Municipio Bermúdez en el mercado municipal de Carúpano Estado Sucre, a través de su administración para el primer trimestre del año 2010”. Este trabajo se relaciona con el tema de investigación porque los procedimientos empleados aplican a que la Cultura Tributaria resulto estar inmersa en todas las fuentes de recaudación de ingresos con la finalidad de mejorar las condiciones sociales aportando para sufragar el gasto público. Díaz y Guerra (2009), efectuaron un trabajo de investigación titulado “Análisis de la Cultura Tributaria en el cumplimiento de los deberes formales en la Clínica ubicada en el Municipio Bermúdez, Carúpano- Estado Sucre, (2010)” este trabajo se relaciona con el tema de investigación porque tuvo como objetivo analizar la Cultura Tributaria en el cumplimiento de las obligaciones y se llegó a la conclusión que las Clínicas poseen conocimiento de la Cultura Tributaria.

Mendoza L. (2002), en trabajo titulado: “Cultura Tributaria en la Población Estudiantil del Instituto Diocesano Barquisimeto” tuvo como objetivo principal: estudiar el nivel de conocimiento en materia tributaria que poseen los estudiantes del Instituto Diocesano Barquisimeto del primer año diversificado. La metodología utilizada fue de carácter descriptivo; constituida por una muestra aleatoria simple de treinta y seis alumnos. Las conclusiones obtenidas fueron: Inexistencia de Cultura Tributaria en la población estudiantil. No se imparte conocimiento formalmente en materia de impuesto a ningún estudiante de educación en dicho Instituto. Armas y Colmenares (2009), en trabajo titulado: “Educación Sobre Cultura Tributaria” tuvo como objetivo principal evaluar las estrategias aplicadas por la Gerencia de Tributos Internos de la Región Zuliana para desarrollar la educación y Cultura Tributaria de los contribuyentes. La metodología utilizada se enmarcó en modalidades de investigación descriptiva, y documental. Los resultados arrojados revelan que el Estado es responsable por intermedio de la Administración Tributaria, de la divulgación de los deberes y derechos de los contribuyentes y existe un verdadero rechazo a la idea de que la Cultura Tributaria sea desarrollada únicamente por el contribuyente.

La Educación Tributaria

La educación tributaria es la transmisión de valores dirigidos al cumplimiento cívico de los deberes de todo ciudadano a contribuir con los gastos públicos, lo cual se logra al aceptar las responsabilidades que nos corresponden como ciudadanos partícipes de una sociedad democrática. Herrero y Monge (2002) aseveran que el pagar impuestos es un deber ciudadano, como lo es también hacer de ellos un uso adecuado, pues su origen es sagrado el autor asevera que la Cultura Tributaria es un mecanismo de doble intención: por un lado están los contribuyentes cumpliendo con la obligación y por el otro el Estado haciendo el uso más honrado y claro de los dineros con los que el pueblo aporta de la manera más noble y desinteresada de su vocación de solidaridad. Por lo tanto la mejor manera de incentivar la Cultura Tributaria será exhibiendo al público el mejor uso de los ingresos que sacrifica en aras del bien común. La mejor manera del ahuyentar al contribuyente será dejándole dudas sobre el verdadero destino de sus aportes.

La capacidad de entendimiento del deber del cumplimiento depende a veces en gran medida del desarrollo profesional de los ciudadanos, es decir, que los contribuyentes entienden a medida de su desempeño laboral que tienen un sacrificio monetario que realizar en aras del bien común y así lograr la evolución social del Estado, que conllevaría a la difusión de la Cultura Tributaria en todos los entornos. La educación, según Burgos (2003), nace como la necesidad del ser humano de ayudar a sus semejantes al desarrollo o a formarse, aunque el ser humano no se percatara de inmediato de ese fenómeno o proceso, a partir del momento en el cual comienza a notar su existencia, empieza el proceso de conceptualizar o a definir las características que lo componen o constituyen, para luego hallarle una definición.

Otro autor que se puede mencionar en esta parte es a Ausubel (1973), quien describe que durante mucho tiempo el aprendizaje era sinónimo de cambio de conducta; esto, porque dominó una perspectiva conductista de la labor educativa; sin embargo, se puede afirmar con certeza que el aprendizaje humano va más allá de un simple cambio de conducta; conduce a un cambio en el significado de la experiencia. La experiencia humana no sólo implica pensamiento, sino también efectividad y únicamente cuando se considera en conjunto se capacita al individuo para enriquecer el significado de su experiencia. Este autor afirma además que las personas, tanto individual como colectivamente, construyen sus conocimientos, saberes y aprendizajes como consecuencia de su interacción con su medio físico, social y cultural. Es decir, el conocimiento es el resultado de un proceso de construcción de la realidad que tiene su origen en la interacción de las personas y el mundo que nos rodea, de tal forma que la elaboración del conocimiento, más que la elaboración del conocimiento, constituye una modelación de la misma realidad.

Por su parte, Vygotsky (1984) presenta dos tópicos: uno referido a las interacciones existentes entre el desarrollo y el aprendizaje y otro referido a las vinculaciones relevantes que produce el vínculo alumno-docente. Expone en su análisis sobre el desarrollo y el aprendizaje que el lenguaje es un medio que fortalece el proceso natural y pone a su disposición los instrumentos creados por la cultura que amplían las posibilidades naturales del individuo y reestructuran sus funciones mentales. De acuerdo a este autor, al analizar el papel de la cultura en el desarrollo y la educación, la cultura parece controlar los procesos mentales y la conducta del hombre, mediante herramientas como el lenguaje, el lenguaje escrito y hablado. Entonces se infiere que la educación que el ser humano percibe en una primera instancia la obtiene de su entorno y que esta se perfecciona a través de la cultura.

De allí que la cultura forma desde muy temprana edad a las personas y que el ser humano fija sus conocimientos debido a las experiencias de su entorno social. Pero es el Estado el garante de la transmisión de los valores culturales, sociales de todos los habitantes, además que debe promover y suministrar las herramientas para la transmisión de la misma. Para lograr una comprensión más efectiva se debe analizar lo que expone Brenes (2000) sobre la Cultura Tributaria. Este autor opina que la cultura debe verse como un conjunto de condiciones de creación y recepción de mensajes y de significaciones mediante los cuales el individuo se apropia de las formas que le permiten estructurar su lenguaje y su visión de mundo. De acuerdo con este autor, debe existir una reciprocidad entre los alumnos y el Estado, a través de la disposición de los jóvenes al pago e importancia de los tributos, para el desarrollo económico y bienestar social de los ciudadanos, es decir, la diseminación de la Cultura Tributaria.

Estas observaciones concuerdan con lo expresado por Méndez (2004) cuando afirma que la Cultura Tributaria es un campo de las representaciones sociales sobre el ambiente de la relación Estado-Sociedad que ha sido poco explorado por las ciencias sociales. La confianza en las instituciones es vital para la construcción de un vínculo positivo entre los ciudadanos que paguen impuestos y quienes administran y utilizan los recursos. La Cultura Tributaria se mueve en medio de una tensión entre el acto penalizado de evasión y la formación de órdenes múltiples de circunstancias atenuantes. La solidaridad en abstracto entra en conflicto con la evasión en concreto. Por tanto, se entiende que la Cultura Tributaria abarca un conjunto de valores, creencias o representaciones sociales que los individuos atribuyen a la acción tributaria del Estado, connotando su conducta como contribuyente dentro de la sociedad, siendo interesante a los efectos de este trabajo considerar los planteamientos de Cortázar (2005) en cuanto se ajusta a considerar la misma como formativa en el ámbito educacional.

Fundamento Constitucional del Pago de Contribuciones

Los mexicanos tienen la obligación de contribuir con el gasto público de acuerdo con el artículo 31 párrafo primero fracción IV de la Constitución Política de los Estados Unidos Mexicanos que dice: “Son obligaciones de los mexicanos: contribuir para los gastos públicos, así de la Federación como del Distrito

Federal o del Estado y Municipio en que residan, de la manera proporcional y equitativa que dispongan las leyes fiscales”.

Efectos de los Impuestos: la Evasión Fiscal

Los impuestos se establecen para proporcionar al Estado los recursos económicos y materiales que requiere para satisfacer los servicios públicos y realizar las tareas de interés general. El impuesto es una obligación que tienen las personas físicas y morales, dichas personas en ocasiones consideran que el pago es un sacrificio del que no pueden huir, lo que origina que se recurra a la evasión. Diep (1999), tributo e impuesto son lo mismo, ambos representan servidumbre, carga o gravamen donde esta última significa carga, obligación, imposición. En suma, entonces, tributo e impuesto se caracterizan, prioritariamente, por ser una obligación inexcusable, un gravamen, una carga y una imposición. De ello debe concluirse que tributo e impuesto entrañan fuerza, coerción, coacción y hasta agresión, ya que de otro modo, sería difícil que quienes sufren tales servidumbres los cumplan alegremente. Para Tapia (2000), evadir es eludir o evitar, y esa acción desplazada al terreno de las contribuciones, es eludir una obligación establecida constitucionalmente con el fin de que todos contribuyan al pago de tributo que la ley determina. Tapia (2000), opina que la doctrina coincide en señalar como causas de evasión del contribuyente universal las siguientes:

Desequilibrio entre la carga tributaria y la capacidad económica del contribuyente. Régimen impositivo demasiado gravoso, originado por la multiplicidad de tributos o lo elevado de las tasas. Aversión natural del sujeto a desprenderse de parte de sus ingresos, los que desearía mantener en su integridad. Falta de racionalidad en el sistema de franquicias tributarias. Desconfianza en el acierto con que se administran los fondos fiscales por el gobierno. Las leyes de “amnistía tributaria” o de “condonación”, que provocan desaliento en los contribuyentes que han cumplido con sus obligaciones fiscales en forma oportuna. La complejidad de la legislación tributaria, en cuanto da posibilidad de legalizar, mediante interpretaciones forzadas, una evasión que no estaba en el ánimo de la ley permitir. Falta de una conciencia tributaria en el medio social, que considere reprochable y moralmente condenable la burla de los intereses fiscales. La inflación, en cuanto origina una subestimación de la base imponible en algunos impuestos y en cuanto a reducción, hace perder la efectividad de las sanciones monetarias que no comprenden un recargo adicional que compense la pérdida de la desvalorización monetaria. Sistemas de presunciones de renta, que en determinados casos, contribuyen a legalizar la evasión, cuando son bajas en relación con los ingresos efectivamente percibidos. Falta de una tradición tributaria. Falta de sanciones drásticas y ejemplares para los infractores.

Causas de la Evasión de Impuestos en México

El término evasión fiscal significa fuga, evasión, despacho de un negocio, evasor es el que se evade y evasivo de lo que sirve para eludir o evitar. Según Tapia (2000), es un fenómeno social y de moral pública que se ha dado en todos los tiempos, el cual ha tenido lugar tanto en países desarrollados como en países en vías de desarrollo donde también la evasión fiscal la tipifica como la ocultación o simulación de cuentas de ingresos o gastos con el fin de pagar montos menores de impuestos. Señala que el mayor o menor grado de evasión y rechazo al pago de los impuestos depende de (en orden de importancia): La Cultura Tributaria. La conciencia del contribuyente de declarar correctamente (sobre todo en un sistema como el nuestro de autodeterminación), implica que en la sociedad no se ha desarrollado el sentido de cooperación de los individuos con el Estado. Se considera que el Estado lo conformamos todos los ciudadanos y que el vivir en una sociedad organizada, implica que todos debemos contribuir a otorgarle los fondos necesarios para cumplir la razón de su existencia. La política tributaria como presión directa a la capacidad de pago, sus impuestos y sus tasas. La cantidad y calidad de los servicios públicos de orden colectivo e individual que recibe el ciudadano. El sistema jurídico tributario o seguridad jurídica, que haga percibir en el contribuyente que se tomó en cuenta su capacidad tributaria. El esquema de control administrativo que facilite el cumplimiento espontáneo y oportuno en el pago de las contribuciones, ya que un sistema poco transparente

contribuye al incremento de una mayor evasión impositiva, se debe básicamente al incumplimiento de los requisitos indispensables para la existencia de un sistema como tal. Este principio exige que las leyes tributarias, los decretos, reglamentos, etc., sean estructurados de tal manera que el contenido de las mismas sea tan claro y preciso, que no permitan la existencia de ningún tipo de dudas para los contribuyentes.

De las medidas represivas del Estado a través de sanciones y casos penales. Administración tributaria poco flexible, ya que es la herramienta idónea con que cuenta la política tributaria para el logro de sus objetivos, razón que conlleva a la exigibilidad de la condición de flexibilidad de la misma. Uno de los otros inconvenientes que se plantea, es que en la medida en que el sistema tributario busca la equidad y el logro de los objetivos sociales y económicos, la simplicidad de las leyes impositivas es una meta difícil de lograr. Así mismo el autor señala que en México, además de todas las causas mencionadas existe en especial una que está muy arraigada en nuestro pueblo, esta es la idiosincrasia, que “por razones antropológicas y genealógicas han heredado en la gran mayoría de nuestra gente, una forma atávica de pensar del pueblo a través de generaciones, con la creencia aún persistente de que se roban los impuestos, en la aseveración de que para qué pago si se los van a robar”. Situación que se confirma de otra manera, por algunos hechos que aunque lejanos a los impuestos, constituyen ejemplos de corrupción en todos los niveles del gobierno y sin importar la jerarquía de sus funcionarios hechos que demuestran cómo se aprovechan los puestos públicos para hacer negocios personales en un abuso de influentismo y prepotencia; siendo esta una de las razones más importantes para el rechazo en el pago de los impuestos, (Tapia 2000).

Los controles de la Administración Tributaria son insuficientes en su aparato recaudatorio y fiscalizador, lo que facilita la evasión fiscal. El autor de La Evasión Fiscal Tapia (2000), encuentra una causa más de la evasión, propagada en el sentir de la gente y es el excesivo costo de las tarifas y precios públicos a los particulares. Esto sirve de pretexto a los contribuyentes para no querer pagar impuestos ya que no se paga porque no hay servicios o éstos son deficientes. La evasión reconocida en México de forma oficial en 1998 era de un 37% y para 1999 se reconoció un 45% Tapia (2000). Al respecto, opina que la evasión en México es alarmante y que para acabar con el problema se requiere de voluntad política: “La autoridad sabe en dónde se encuentran los evasores fiscales”. Por otra parte, resulta apremiante hacer el sistema tributario menos complicado, que sea cierto y seguro desde el punto de vista jurídico. Que rebase políticas sexenales, y que la educación tributaria se inicie desde la educación primaria, para que se tome conciencia de que tenemos que contribuir al gasto público pagando nuestros impuestos. La corriente de análisis de la evasión considera aspectos relacionados con el comportamiento del gobierno en el gasto como determinante de la disposición a pagar impuestos deriva de la idea del Estado como comunidad alentada por la confianza entre ciudadanos y quizá también por la confianza en el gobierno apuntada por uno de los hacendistas más destacados, (Slemrod 2003).

La Cultura

Como tal incluye costumbres, prácticas, códigos, normas y reglas de la manera de ser, vestimenta, religión, rituales, normas de comportamiento y sistemas de creencias. Es el conjunto de toda actividad transformadora del hombre y la sociedad, así como los resultados de esa, (Blauberg 1977). En tal sentido la cultura es aprendida y compartida, el hombre no hereda la mayor parte de sus modos habituales de comportamiento, lo adquiere en el curso de su vida. Los hábitos adquiridos en la niñez siguen las pautas de niños, los padres, maestros y demás responsables de la educación y formación de los nuevos miembros de la sociedad les transmiten sus propias pautas de conducta, trasladando a cada nueva generación los conocimientos, habilidades, valores, creencias y actitudes.

La Cultura Tributaria

La Cultura Tributaria se entiende como un conjunto de valores, conocimientos y actitudes compartidos por los miembros de una sociedad respecto a la tributación y la observancia de las leyes que la rigen, esto se

traduce en una conducta manifestada en el cumplimiento permanente de los deberes tributarios con base en la razón, la confianza y la afirmación de los valores de ética personal, respeto a la ley, responsabilidad ciudadana y solidaridad social, tanto de los contribuyentes, como de los funcionarios de las diferentes administraciones tributarias. Cabe considerar que la falta de Cultura Tributaria es la principal causa de la evasión y los ilícitos tributarios, dentro de la cual está inmersa la administración tributaria en general, trayendo como consecuencia el desmejoramiento, principalmente del sistema de recaudación tributaria, y los altos índices de evasión y fraude fiscal, así como el desconocimiento, por parte del ciudadano, del cumplimiento de los deberes formales establecidos en las distintas leyes que rigen los tributos.

Cultura Tributaria Estudiantil

Entendemos por “educación formal” el sistema educativo de cada país. Es decir el conjunto de enseñanzas que conducen a la obtención de un título oficial, según la normativa vigente en cada país. Por ejemplo: la existencia de una asignatura que se denomine “Educación Fiscal” en la educación Universitaria cuya calificación forme promedio con otras asignaturas como “Matemáticas Financieras”, “Economía”, etc. para obtener el título correspondiente. Estamos hoy en convivencia de una sociedad donde el poder se sustenta en el conocimiento y sobre estos hay que crear la nueva Cultura Tributaria. No hay otro camino. Conocimiento significa información completa, un riguroso análisis, planteamiento de todos los escenarios posibles. Los aspectos tributarios que pudieran incorporarse a los planes de formación de los estudiantes de las Universidades serían los aspectos tributarios que conforman al Sistema Tributario, es decir, los tributos, los sujetos tributarios, la relación jurídica tributaria, el hecho imponible y la obligación jurídica tributaria, son necesarios incorporarlos a través de la Educación Tributaria. Robles (2002). Partiendo de los análisis efectuados a través de estudios de campo, a partir del cuestionario dirigido a los estudiantes, la autora expuso que se puede evidenciar rasgos generales que los alumnos poseen un conocimiento bajo sobre los aspectos tributarios, por lo cual se proponen incluir a los programas educativos aquellos aspectos importantes de la legislación tributaria vigente, como lo son: Tributo, Clases de Tributos, Sujetos Tributarios, la Relación Jurídica Tributaria, la Obligación Jurídica Tributaria, entre otros, para inculcar a los estudiantes una conciencia cívica y tributaria y lograr el objetivo de la Administración Tributaria que es modificar la conducta del contribuyente.

METODOLOGÍA

El nivel de la investigación fue descriptivo, por cuanto se recolectaron datos que permitieron el análisis de hechos descritos en el problema planteado, y que conllevaron al cumplimiento de los objetivos propuestos. La investigación se enfocó principalmente a todos los estudiantes del último semestre de la carrera de Licenciado en Comercio Internacional de la Universidad Estatal de Sonora. Es también una investigación de campo, pues se basó en la recolección de datos directamente de la realidad donde ocurren los hechos, sin manipular o controlar variable alguna. En este caso se justifica, pues se desea conocer las estrategias que permiten desarrollar la Cultura Tributaria en los alumnos de la carrera de Licenciado en Comercio Internacional de la Universidad Estatal de Sonora. En la presente investigación, la población estuvo constituida por: 236 Alumnos de los cuales 169 son la totalidad del séptimo (último semestre en el momento de la encuesta), 55 alumnos correspondían al quinto semestre y 12 alumnos al tercero de la carrera de Licenciado en Comercio Internacional de la Universidad Estatal de Sonora.

RESULTADOS

Resultados de cuestionario aplicado a 236 Estudiantes de la Carrera de Comercio Internacional de la Universidad Estatal de Sonora del 12 al 16 de noviembre del 2012 en Hermosillo, Sonora: El 44% de los Estudiantes trabaja. El 72% de los Estudiantes son del séptimo semestre, 23% del quinto semestre y el 5% del tercero. El 33% de los Estudiantes tiene 21 años, el 28% 22 años, el 19% 23 años, 9% 20 años, 6% 24 años, 3% 25 años, y 2% 27 años. El 52% de los Estudiantes son del sexo femenino y el 48% del sexo

masculino. El 53% de los Estudiantes manifiesta no haber recibido formación en Cultura Tributaria y el 47% manifiesta que sí. El 43% de los Estudiantes manifiesta que los Profesionistas son poco cumplidores de las leyes fiscales, el 35% que son bastante cumplidores, un 15% que son muy cumplidores y el 7% que son nada cumplidores de las leyes fiscales. El 42% de los Estudiantes manifiesta que los Profesionistas son poco responsables en el pago de sus impuestos, el 37% que son bastante responsables, el 14% son muy cumplidores y otro 7% que son nada responsables del pago de sus impuestos. El 70% de los Estudiantes manifiesta que la información recibida hasta ahora en la Universidad sobre el tema de pago de impuestos no ha sido suficiente, y el 30% dice que sí. El 45% de los Estudiantes opina que los servicios públicos en México son malos, el 44% opina que son buenos, el 11% opina que son muy malos, y el 1% que son excelentes. El 85% de los Estudiantes manifiesta estar dispuesto a pagar impuestos si se le informa en que se gastan estos. El 92% de los Estudiantes manifiesta estar dispuesto a pagar impuestos si se facilita el pago de estos. El 51% manifiesta recibir información por televisión, radio y periódicos sobre el tema de impuestos, el 35% recibió información en clases en la Universidad y el 14% recibió información por visitas del personal del Servicio de Administración Tributaria a la Universidad.

El 39% de los Estudiantes manifiesta que el pago de impuestos sirve para financiar el gasto del gobierno, y el 61% para financiar los servicios que los ciudadanos reciben. El 44% recuerda que tiene que pagar impuestos por anuncios en televisión, el 40% lo recuerda por avisos en casa, el 6% por avisos en la Universidad, y el 10% por periódicos. El 35% considera que el Servicio de Administración Tributaria debe difundir en los medios de comunicación temas sobre Cultura Tributaria para mejorar la recaudación, el 30% que se debe sancionar al evasor, el 29% que se debe dar una educación tributaria en las Universidades, y el 6% que se debe realizar una fiscalización masiva. El 39% menciona que es un deber ciudadano el pagar impuestos como razón para pagarlos, mientras que el 21% dice porque se contribuye al gasto público, un 20% porque lo retienen de sus salarios, un 15% porque si no lo hace comete un delito y el 5% porque la mayoría de la gente los paga.

Tabla 1: Valoración de respuestas de Estudiantes de la Universidad Estatal de Sonora

Escala de medición	Porcentaje
Recibieron formación en cultura tributaria	46.0%
Recibieron insuficiente formación en cultura tributaria	70.0%
Los servicios públicos en México son malos	45.0%
Están dispuestos a pagar impuestos si se informa en que se gastan estos	84.0%
Están dispuestos a pagar impuestos si se facilita el pago de ellos	92.0%
Recibió información por televisión, radio y periódico sobre el tema de pago de impuestos	50.0%
Recibió información en clases en la Universidad sobre el tema de impuestos	35.0%
Recibió información por visitas de personal del S.A.T. a la Universidad sobre el tema de impuestos	14.0%
Recuerda que tiene que pagar impuestos por mensajes en televisión	44.0%
Recuerda que tiene que pagar impuestos por avisos a domicilio	43.0%
Recuerda que tiene que pagar impuestos por avisos en la Universidad	6.0%
Recuerda que tiene que pagar impuestos por avisos en periódico	10.0%
Considera que el S.A.T. debe mejorar la educación tributaria en Universidades	29.0%
Considera que el S.A.T. debe mejorar la educación tributaria en los medios de comunicación	35.0%
Considera que el S.A.T. debe realizar una fiscalización masiva	6.0%
Considera que el S.A.T. debe sancionar al evasor	30.0%
La razón para pagar impuestos es deber ciudadano	39.0%
La razón para pagar impuestos es para contribuir al gasto público	22.0%
La razón para pagar impuestos es porque lo retienen del salario	20.0%
La razón para pagar impuestos es porque hay castigos	0.0%
La razón para pagar impuestos es porque si no lo hace comete un delito	15.0%

En esta tabla se muestra que el 70% de los Estudiantes de la Universidad Estatal de Sonora considera insuficiente la formación en cultura tributaria, y solo el 35% recibió información en clases en la Universidad sobre el tema de impuestos. Fuente: Elaboración propia 2014.

Materias Que Comprende el Programa Educativo de la Licenciatura En Comercio Internacional de la Universidad Estatal de Sonora

Primer semestre:

1. Matemáticas Básicas.
2. Aprendizaje y Gestión del Conocimiento.
3. Tecnologías de la Información y Comunicación.

Introducción al Campo Profesional del Licenciado en Comercio Internacional.
Comunicación Oral y Escrita.
Inglés Básico.

Segundo semestre:

Estadística.
Mercadotecnia.
Economía.
Derecho del Comercio Exterior.
Administración.
Inglés Pre-intermedio.

Tercer semestre:

Investigación de Operaciones.
Investigación de Mercados.
Ambiente del Comercio Internacional.
Clasificación Arancelaria.

1. Tratados y Organismos Internacionales.
2. Inglés Intermedio Bajo.

Cuarto semestre:

1. Programas de Apoyo al Exportador.
2. Mercadotecnia Internacional.
3. Contabilidad y Costos.
4. Contribuciones al Comercio Exterior.
5. Tráfico Internacional.
6. Inglés Intermedio.

Quinto semestre:

1. Economía Internacional.
2. Logística Internacional.
3. Diseño de Exportación.
4. Estados Financieros.
5. Operación Aduanera.
6. Inglés de Negocios.

Sexto semestre:

1. Desarrollo Sustentable
2. Promoción y Ventas
3. Sistemas de Calidad
4. Inteligencia de Mercados
5. Presupuestos
6. Administración Financiera

Séptimo semestre:

1. Compras Internacionales.
2. Promoción Internacional.
3. Mercados Financieros Internacionales.
4. Proyectos de Inversión.
5. Contratos Internacionales.
6. Taller de Investigación.

Octavo Semestre:

1. Negocios Internacionales.
2. Plan de Negocios.

Materias Optativas:

1. Trámites y Documentos en Materia Aduanera.
2. Seminario de Clasificación Arancelaria.
3. Mecanismos de Defensa.
4. Cadena de Suministro.
5. Seminario de Negocios.
6. Programa IMMEX.
7. Producción.
8. Ética, Responsabilidad Social y Transparencia.
9. Administración Estratégica.

Comentarios: En el Programa Educativo de la Licenciatura en Comercio Internacional de la Universidad Estatal de Sonora no contempla contenidos en Formación de Cultura Tributaria.

CONCLUSIONES

De la investigación realizada, cuyo objetivo general fue analizar si la Cultura Tributaria es competencia esencial en la estructura curricular del Programa Educativo de la Licenciatura en Comercio Internacional de la Universidad Estatal de Sonora, puede señalarse que de la revisión documental, así como del cuestionario aplicado se concluye: En primer término se recomienda insertar contenidos que den Formación en Competencias sobre Cultura Tributaria en la Licenciatura en Comercio Internacional de la Universidad Estatal de Sonora. A pesar de los cambios en las leyes y sanciones que obligan a los sujetos de impuesto por ley, los futuros Profesionistas no se han concientizado de la importancia del pago de impuestos situación que refleja una falta de conciencia y Cultura Tributaria, por lo que si esto sucede con el nivel de Educación Superior se presume que los resultados en otros niveles educativos serían mucho más negativos y sería materia de estudios posteriores. Resulta de vital importancia el que se fortalezcan los Programas de Educación Fiscal en todos los medios de comunicación disponibles de una manera eficaz promoviendo la sensibilización de los contribuyentes, haciendo énfasis en el tipo, uso y destino de los ingresos obtenidos por concepto de recaudación de impuestos.

Es muy recomendable que se implemente que todos los alumnos del nivel superior cumplan con una práctica de elaboración de declaración de impuestos para asegurar de que tengan la competencia, es decir el conocimiento del saber y del saber hacer en materia de las obligaciones fiscales, y que al momento de estarse desempeñando en su campo laboral ya sepa que formularios y como llenarlos para por decirlo así que pierda el miedo. También se concluye que el entendimiento de las leyes en materia fiscal son

complicadas y poco entendibles por el usuario, Mendoza F. (2013). El Servicio de Administración Tributaria en coordinación con la Secretaría de Educación requiere de crear una sólida Cultura Tributaria y promover de manera permanente el cumplimiento voluntario de las obligaciones tributarias. Se debe de generar Cultura Tributaria implementando estrategias como el de insertar en el diseño curricular de la educación superior, asignaturas relacionadas con la tributación dando a conocer los beneficios del pago de los tributos, propiciando de esa manera en los futuros profesionistas conciencia tributaria, otorgándoles sentido de responsabilidad y civismo; ya que ellos serán los contribuyentes del futuro.

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BIOGRAFÍA

Fidel Antonio Mendoza Shaw es Doctor en Ciencias de lo Fiscal por el Instituto de Especialización de Ejecutivos A.C. Profesor Titular en la Universidad Estatal de Sonora. Se puede contactar en la Carrera de Comercio Internacional de la Universidad Estatal de Sonora, en el domicilio calle Ley Federal del Trabajo SN Colonia Apolo Código Postal 83100, Hermosillo, Sonora, México. Correo Electrónico

Rossana Palomino Cano es Doctora en Educación Profesor Titular en la Universidad Estatal de Sonora. Se puede contactar en la Carrera de Comercio Internacional de la Universidad Estatal de Sonora, en el domicilio calle Ley Federal del Trabajo SN Colonia Apolo Código Postal 83100, Hermosillo, Sonora, México. Correo Electrónico

José Ezequiel Robles Encinas es Doctor en Ciencias de lo Fiscal por el Instituto de Especialización de Ejecutivos A.C. Profesor Titular en la Universidad Estatal de Sonora. Se puede contactar en la Carrera de Comercio Internacional de la Universidad Estatal de Sonora, en el domicilio calle Ley Federal del Trabajo SN Colonia Apolo Código Postal 83100, Hermosillo, Sonora, México. Correo Electrónico

Sergio Ramiro Ramírez Guardado es Maestro en Economía Profesor Asociado en la Universidad Estatal de Sonora. Se puede contactar en la Carrera de Comercio Internacional de la Universidad Estatal de Sonora, en el domicilio calle Ley Federal del Trabajo SN Colonia Apolo Código Postal 83100, Hermosillo, Sonora, México. Correo Electrónico

ANÁLISIS DE PROGRAMAS DE APOYO FINANCIERO PARA ACADEMICOS EN LAS UNIVERSIDADES PÚBLICAS EN MÉXICO

Mónica Marsela López García, Universidad de Guadalajara

Alejandro López García, Universidad de Guadalajara

Ana Bertha Hernández Lozano, Universidad de Guadalajara

RESUMEN

Las instituciones de educación superior públicas en México, tiene que dar cumplimiento a una serie de mandatos que su marco jurídico les establece en relación al uso y destino de los recursos económicos que le son asignados, es por ello que para establecer un control en la distribución de estos en el renglón que corresponde a los académicos, lo hace a través de convocatorias las cuales apoyan el trabajo que los profesores tiene que desarrollar, motivo de sus obligaciones contractuales y que el mismo ejercicio profesional como maestro les requiere, pero por la diversidad de actividades que las universidades desarrollan se considera existen renglones que se dejan fuera de los controles internos, lo que en un momento dado los pueden hacer débiles y carentes de información dejando de cumplir con la transparencia y rendición de cuentas a la sociedad.

PALABRAS CLAVE: Control Interno, Académicos, Educación Superior, Transparencia

ANALYSIS OF FINANCIAL SUPPORT PROGRAMS FOR ACADEMIC IN PUBLIC UNIVERSITIES IN MEXICO

ABSTRACT

The public higher education institutions in Mexico, must comply with a series of commands that will set the legal framework regarding the use and allocation of financial resources allocated to it, is why to establish control in the distribution of these in the line corresponding to the academic, does through calls which support the work that teachers must develop, because of their contractual obligations and that the same practice as teacher requires them, but the diversity of activities that are considered universities develop lines that are left out of internal controls, what at any given time can make them weak and uninformed failing to comply with transparency and accountability to society.

JEL: I23, I29, H83 Y M42

KEYWORDS: Internal Control, Academic, Higher Education, Transparency

INTRODUCCIÓN

La Ley de Contabilidad Gubernamental (en adelante LCG), es de aplicación obligatoria para los entes federales, estatales y municipales y en general para todas las instituciones de gobierno en México, lo que genera cambios dramáticos en las formas de trabajo que por muchos años se observan a través del tiempo en estos organismos, lo que ha dado lugar al desarrollo e implementación de una cantidad de reformas incluyendo a las instituciones de educación pública, generando con ello un cambio en la manera como realizan sus procesos administrativos, entre ellos los relacionados con los maestros o docentes, es importante considerar que se deben tomar en cuenta el rubro de la evaluación del desempeño o dicho en otros términos la productividad de estos en varios rubros como son horas frente a grupo, vinculación,

investigación y extensión, los cuales influyen fuertemente en el cumplimiento de los objetivos de una institución de educación pública como es la de ofrecer educación superior de calidad.

Todas las disposiciones contenidas en la Constitución Política de los Estados Unidos Mexicanos, del Estado de Jalisco y del resto de los Estados, son derecho positivo y forman parte del orden jurídico nacional, por lo que podrían resultar aplicables a y/o la Universidad de Guadalajara, sin embargo, tomando en consideración que en el presente inciso se solicitan disposiciones específicas, a continuación se señalan de manera enunciativa y no limitativa, las disposiciones de la Constitución Política de los Estados Unidos Mexicanos y de la Constitución Política del Estado de Jalisco, que son utilizadas con mayor frecuencia en las actividades que realiza la Universidad de Guadalajara: Constitución Política de los Estados Unidos Mexicanos Arts. 1, 3, 5, 6, 8, 14, 16, 23, 24, 27, 28, 30, 32, 103, 107, 108, 109, 113, 121, 123, 126, 133 y 134. Constitución Política del Estado de Jalisco Arts. 2, 4, 5, 9, 15, 28, 35, 89, 92, 99, 106, 107, 108, 111, 114 y 115. Por lo antes señalado, y en relación con las Constituciones del resto de los Estados, las mismas pueden ser consultadas en la siguiente página de internet: <http://www.ordenjuridico.gob.mx/>. La página de internet es tomada como referencia en virtud de lo establecido en la fracción XXXI del artículo 27 de la Ley Orgánica de la Administración Pública Federal y artículo 22 del Reglamento Interior de la Secretaría de Gobernación” (Universidad de Guadalajara, 2014)

La existencia de excesivas normas, regulaciones, decretos, reformas y acuerdos los cuales deben ser atendidos y cumplidos en tiempo y de forma obligatoria por organismos públicos dedicados a la enseñanza superior, crea la necesidad de contar con modelos de control interno óptimos y acorde a sus necesidades, tanto para dar cumplimiento a su marco jurídico regulatorio como para cumplir con los indicadores de calidad que se ha trazado el organismo en cuestión, lo que le permite a los responsables dar cumplimientos a los objetivos planteados, aún si estos generan cambios radicales en los procesos cotidianos del desarrollo de las actividades normales. Sin importar si se esté tratando de procesos que sean totalmente conocidos y definidos, o de actividades sobre las cuales no se tenga un total control debido a diferentes factores, debe de ser posible evaluar satisfactoriamente el rendimiento que tenga el desempeño y la productividad al interior de cada una de las diferentes instituciones, para este caso en específico se tratan aquellos factores que se relacionan con el nivel superior, es decir con las universidades públicas, por tanto, debe entenderse que las funciones administrativas obedecen primeramente a las disposiciones federales y en segundo término a los decretos de cada estado, para este caso se están estudiando lo dispuesto para el Estado de Jalisco.

“Gestión y gobierno. La gestión garantiza la sustentabilidad de las funciones de la Red Universitaria: administración, manejo, custodia y aplicación de los ingresos, egresos y fondos disponibles, ajustándose a las disposiciones fiscales, reglamentarias y administrativas aplicables en el cumplimiento de los programas. El gobierno institucional actualiza, aplica y asegura el cumplimiento de las reglas, normas y disposiciones jurídicas de observancia obligatoria, al realizar las funciones institucionales recurriendo a la participación democrática” (Universidad de Guadalajara, s/f)

Problemática. La Reforma Educativa anunciada a principios del presente sexenio siendo presidente de la republica el Mtro. Enrique Peña Nieto, no solo viene a evaluar los procesos de enseñanza aprendizaje sino todo lo que lo rodea, ello incluye los controles internos que determinen las formas correctas con las cuales es posible mantener un eficiente sistema administrativo y contable, los cambios a partir de la implementación de la LCG, permite detectar detalles que se relacionan con deficiencias o errores en el establecimiento de medidas para el Control Interno (en adelante CI), por tanto la propuesta de investigación está dirigida a:

La identificación de los criterios para el diseño de un modelo de control interno acorde con los requerimientos actuales que efficienten los procesos sin perder información que ayude en el logro de los objetivos planteados.

Conocer los objetivos de los programas de apoyo financieros a los académicos así como sus requerimientos para entender los procesos que generan Delimitar el alcance y la distribución de responsabilidades, según los criterios para el diseño del modelo de control interno.

Evaluar los procesos de mayor riesgo para considerar el establecimiento de controles que eviten la posibilidad del peligro en el proceso en cuestión.

Teniendo como principales ideas de investigación los anteriores puntos, sirven como espacio de partida ya que es necesario primeramente determinar los criterios para construir el instrumento que evalúa el CI, actual y construir al mismo tiempo una propuesta que sea viable para su implementación dentro de los diferentes centros universitarios de tipo público. La propuesta para llevar a cabo el presente análisis, se basa en la detección de una necesidad claramente visible dentro del sistema de manejo y control que internamente desarrollan las instituciones educativas públicas dentro del Estado de Jalisco, ya que en el momento en que se hacen públicas las convocatorias de apoyo económico para que el personal académico de una institución de educación superior participe, lo único que se conoce es eso el documento en cuestión y las políticas de control se transmiten de forma verbal sin que exista un documento publicado o socializado en el organismo Por lo tanto, se aplican métodos de auditoría y control, desarrollados a partir de diferentes conceptos que van a ser tomados como base de acuerdo a lo que las literaturas de apoyo destinadas al campo de estudio del CI, pueden aportar para beneficio de la investigación, al mismo tiempo que enriquecen los conocimientos y habilidades a nivel profesional de quien la realiza, creando un beneficio a futuro con el cual le sea posible desarrollarse.

Por lo anterior se presentan los siguientes cuestionamientos: ¿Cómo seleccionar los criterios para el diseño del modelo de control interno contable en una universidad pública? ¿Es posible evaluar los riesgos a partir de los objetivos del programa? ¿Los resultados obtenidos ayudan a determinar los criterios a incluir para el desarrollo del modelo de control interno? Teniendo como objetivo general: La identificación de los elementos que forman parte del modelo de control interno en el área administrativa dentro de las Universidades Publicas, de acuerdo a las normas y regulaciones aplicables por la Federación y por la gestión gubernamental estatal. Objetivos específicos:

Identificar los riesgos a partir del análisis de los objetivos del programa de apoyo a evaluar.

Presentar los componentes básicos del modelo de control interno.

Considerar los riesgos como base de la elaboración de la propuesta

REVISION DE LITERATURA

Existen actividades de control en toda la organización, a todos los niveles y en todas las funciones, las cuales incluyen una gama de actividades muy diversa como son autorizaciones, verificaciones, conciliaciones, revisiones de rentabilidad operativa, salvaguarda de activos y segregación de funciones. Estas pueden dividirse en tres categorías, según el tipo de objetivo de la entidad con el que están relacionadas: las operacionales, la confiabilidad de la información financiera y el cumplimiento de la legislación aplicable. Las actividades de control son las políticas y los procedimientos que ayudan a asegurar que se llevan a cabo las instrucciones de la dirección, así como que se tomen las medidas necesarias para controlar los riesgos relacionados con la consecución de los objetivos de la entidad. La UPEJ, institución en donde se realiza la investigación crea el Consejo Técnico de Finanzas el 4 de Junio de 2004, teniendo como funciones y atribuciones:

Analizar el sistema de control interno; Proponer a las autoridades competentes, acciones que permitan mejorar el sistema de planeación, programación, presupuestación y evaluación del ejercicio del gasto universitario; Proponer las acciones necesarias para que la Universidad cuente con una contabilidad actualizada, en orden, confiable, que emita en forma veraz y oportuna información financiera; Opinar sobre el diseño y desarrollo del SIIAU en el módulo de finanzas; Promover todo aquello que contribuya a crear un eficiente sistema de control interno de la Universidad de Guadalajara (Rectoría General, 20004)

Es importante considerar que la institución en cuestión ve al CI, como una fase del proceso administrativo el cual tiene que ir de la mano del resto de los componentes de este, razón por la cual se considera queda débil en muchos aspectos. Lo plasmado en el documento llevándose a la práctica, otorga a la institución una seguridad razonable de los resultados de sus estados financieros, mas sin embargo es importante no dejar de lado la creación de políticas adheribles pues por el tamaño de la institución es necesario establecerlas. El conocimiento y evaluación del CI, debe permitir al auditor cuando la organización requiera de un examen por parte de este profesional, establecer una relación específica entre la calidad de este dentro de la entidad y el alcance, oportunidad y naturaleza de las pruebas de auditoría.

“La evaluación preliminar del control interno suele influir en la identificación de las principales deficiencias visibles de control. También durante el curso de su trabajo el auditor debe estar al tanto de los asuntos relacionados con el control interno, que puedan ser de interés para el cliente (situaciones a informar). Sin embargo, debe estar al tanto de ellas, a través de la evaluación de los elementos de la estructura del control interno, de la aplicación de procedimientos de auditoría sobre saldos o transacciones de alguna otra manera dentro del curso de la revisión. Como parte de su trabajo, el auditor debe además, proporcionar sugerencias que permitan mejorar la estructura de control interno existente. Violación intencional de los controles establecidos, por parte de personal de alto nivel jerárquico, en detrimento de los objetivos de control. Fallas en la protección de los activos, contra pérdidas, daños o uso indebido de los mismos. Fallas en la ejecución de funciones que son parte de la estructura del control interno, tales como preparación o revisión oportuna de conciliaciones. Faltas de adhesión a las políticas y procedimientos establecidos por el administrador. Otras deficiencias Fallas en el seguimiento y corrección de deficiencias de control interno previamente reportadas.

(Instituto Mexicano de Contadores Públicos A.C., 2013) En sentido amplio, el CI, se define como: un proceso efectuado por el Consejo de Administración, la dirección y el resto del personal de una entidad, diseñado con el objeto de proporcionar un grado de seguridad razonable en cuanto a la consecución de objetivos dentro de las siguientes categorías:

Eficacia y eficiencia de las operaciones.
Confiabilidad de la información financiera.
Cumplimiento de las leyes y normas aplicables.

Consta de cinco componentes relacionados entre sí, se derivan de la manera en que la dirección dirige la empresa y están integrados en el proceso de dirección, cuyos componentes son:

Ambiente de Control
Evaluación de Riesgos
Actividades de Control
Información y Comunicación
Supervisión.

Dado que cada entidad tiene sus propios objetivos y estrategias de implantación, surgen diferencias en la jerarquía de objetivos y en las actividades de control correspondientes, incluso en el caso de que dos

entidades cuenten con los mismos objetivos y rango, sus actividades de control son diferentes; en efecto, cada una está dirigida por personas diferentes que aplican sus propias ideas sobre el CI, además los controles reflejan el entorno de la entidad y el sector en el que opera, así como la complejidad de su organización, su historia y su cultura, influye en los riesgos a los que está expuesta, en particular, puede estar sujeta a requerimientos de información a terceros particulares o a cumplir exigencias legales o normativas específicas.

“En Estados Unidos de América, el Informe COSO ha permitido que académicos, legislativos, directores de empresas, auditores internos y externos y líderes empresariales tengan una referencia conceptual común de lo que significa el Control Interno, no obstante las diferentes definiciones y conceptos que sobre este tema existen. El estudio ha tenido gran aceptación y difusión en los medios financieros y en los Consejos de Administración de las organizaciones, resaltando la necesidad de que los administradores y altos directores presten atención al Control Interno, tal como COSO lo define, recalcando la necesidad de que el Control Interno forme parte de los diferentes procesos y no de mecanismos burocráticos”. (Committee of Sponsoring Organizations of the Treadway Commission, 2013)

El CI, ayuda a que una entidad consiga sus objetivos de rentabilidad y a la prevención de pérdida de recursos, incluyendo la obtención de información financiera confiable, refuerza la confianza de que la empresa cumple con la normatividad aplicable. No importa lo bien concebido que esté y lo bien que funcione, únicamente puede dar un grado de seguridad razonable, no absoluta, a la dirección y al consejo en cuanto a la consecución de los objetivos de la entidad. Importante considerar que el CI, no puede hacer que un gerente malo se convierta en un buen ejecutivo, los cambios en la política o en los programas gubernamentales, las acciones que tomen los competidores o las condiciones económicas pueden estar fuera de control de la dirección, este. El CI, funciona a diferentes niveles con respecto a los diferentes objetivos. En el caso de los relacionados con la eficacia y eficiencia de las operaciones ayuda a asegurar que la dirección sea consciente del progreso o del estancamiento de la entidad.

METODOLOGÍA

Tipo de Investigación: De acuerdo a lo que marca la literatura de Metodología de la Investigación, de Roberto Hernández Sampieri (, existen diferentes tipos de alcance para definir la investigación, para el caso en específico de esta propuesta, y según las descripciones que se brindan en la literatura es una investigación eminentemente cualitativa debido a que como resultado del análisis del programa seleccionado se presentan como resultado únicamente los criterios a incluir para el diseño del modelo de CI. Se considera de tipo exploratorio porque al efectuar el examen a la vez apoya a la preparación para el establecimiento de nuevos modelos que puedan hacer más viable el cumplimiento de indicadores, a través de la investigación de problemas que son poco estudiados o de los que se tiene un limitado conocimiento.

Tipo de Estudio: Para definir el tipo de estudio, debe entenderse que para poder describir el control interno de un organización, entran en juego diferentes factores en los cuales se basa el análisis de los resultados, basándose en una descripción más cualitativa de las variables que dan lugar a cada uno de los puntos de vista.

Delimitación: El alcance y la limitación que tiene el presente documento, se basa en la atención a una propuesta para el desarrollo de un nuevo modelo de control interno para el funcionamiento del área administrativa de las universidades públicas dentro del Estado de Jalisco, por lo que el principal marco de acción, es el análisis de un programa de apoyo financiero a académicos de la Universidad de Guadalajara, el cual sirve de base ya que este tipo de organismos deben dar cumplimiento a una norma igualmente de aplicación para ellas en la república mexicana. Se considera que igualmente impacta a las instituciones de educación privada pues en algunas de las ocasiones se llega a tomar como modelo a las públicas.

Viabilidad: La viabilidad de esta investigación está en relación a que las diferentes instituciones educativas de orden público en el estado de Jalisco, actualmente no tienen un sistema o modelo de control interno que cumplan totalmente con lo estipulado en los requisitos de la normativa y legislación pertinente exigidos

obligatoriamente para poder determinar el funcionamiento completo y correcto del área administrativa de dichas instituciones.

RESULTADOS

Para determinar los componentes del modelo de CI, se analizan los objetivos de la Convocatoria para el Fortalecimiento de los Cuerpos Académicos del Centro Universitario de Ciencias Económico Administrativas de la UdeG, debido a que es la única universidad de la cual se encuentra disponible el documento en internet, es importante considerar los objetivos de la convocatoria para la identificación de los riesgos por lo que se procede a efectuar el análisis en una tabla de la siguiente manera, tomando como base los componentes de un modelo de control en general los cuales ya fueron presentados con anterioridad:

Tabla 1: Análisis de los Objetivos del Programa Objeto de Estudio

Elementos del Modelo de Control Interno	
Objetivos Del Programa:	Fortalecer las funciones sustantivas de docencia, investigación y extensión de los profesores miembros de un Cuerpos Académico (CA).
Convocatoria Para El Fortalecimiento De Cuerpos Academicos	Disminuir las brechas de calidad entre los Cuerpos Académicos (CA) y las Líneas de Generación y Aplicación del Conocimiento (LGAC). Apoyar la socialización de sus proyectos y resultados de investigación para el análisis y evaluación crítica de sus pares académicos.
Ambiente De Control	Las autoridades del departamento de finanzas, así como los miembros del consejo que aprueban las bases de la convocatoria son quienes deben apoyar la observación y cumplimiento de los CI.
Evaluación De Riesgos	El documento en cuestión no establece los criterios para evaluar a una institución como de prestigio y autorizar la estancia del profesor. No existe una base para disminuir las brechas entre un CA, y otro debido a que no se limita acceso a los recursos financieros por parte de los mismos. Existe un riesgo en el documento que se presenta en un congreso ya que no se supervisa que este cumpla con las líneas de generación y aplicación del conocimiento (LGAC) del CA. No se socializan y los favorecidos por el programa desconocen los requisitos de comprobación una vez que se otorgan los recursos.
Actividades De Control	Se hace referencia a un manual de control interno que los profesores beneficiados nunca ven o conocen. Es importante elaborar objetivos adherentes a los ya existentes en relación a: Criterios para considerar una institución como de prestigio para hacer una estancia académica. Establecer límites de participación para los CA, que ya se encuentran consolidados. Establecer límites de participación para los miembros de CA, que no es encuentran consolidados pero que estos son miembros del Sistema Nacional de Investigadores (SNI). Otorgar atribuciones a los miembros de la comisión para rechazar un documento o ponencia cuando este no va a acorde con LGAC. Establecer políticas de difusión del marco normativo acorde a las convocatorias de apoyo financiero para maestros.
Información Y Comunicación	Se recomienda diseñar estrategias de comunicación de los controles internos en relación a las convocatorias en donde participan los maestros, de igual forma para que cambios, modificaciones o adherencias se den a conocer inmediatamente.
Supervisión	Establecer una comisión que supervise dentro del mismo centro universitario la difusión y cumplimiento de los CI establecidos y que evalúe su acatamiento periódicamente.

Se encuentran los objetivos del programa a analizar y se aplican los componentes que todo modelo de control interno establece efectuando un análisis de riesgos para hacer la propuesta en cuestión y que en el siguiente documento de investigación se aplique un marco jurídico y se efectúe la propuesta correspondiente. Fuente propia con datos tomados de (Centro Universitario de Ciencias Económico Administrativas, 2013)

CONCLUSIONES

Las instituciones educativas juegan un papel muy importante en la economía de cualquier nación y México no es la excepción, existe una gran cantidad de instituciones educativas a nivel superior en proporción una por cada estado las cuales viven a base de recursos monetarios que le son asignados por las autoridades federales, por lo cual están obligadas a transparentar el uso y manejo adecuado de sus recursos financieros, lo que hace necesario establecer CI, en todos los procesos y en la totalidad de las áreas. Los riesgos para los cuales deben elaborarse políticas adherentes y que son identificados después del análisis son:

La falta de políticas para identificar a una institución como de prestigio pueden provocar que una vez que el académico asiste a un congreso o estancia se efectuó el gasto y posteriormente se le informe que no se le autoriza.

La falta de controles para eliminar las brechas entre un Cuerpo Académico (en adelante CA) consolidado y uno en consolidación provoca que estos últimos por su estatus tienen acceso a la mayor parte de los recursos económicos del programa, dejando a los CA que se encuentran en proceso de consolidación en desigualdad de circunstancias lo que a la larga generará disminución de la calidad en el apartado de investigación y extensión.

Importante establecer controles a los que se tiene que adherir quienes presentan documentos resultados de investigación en un foro nacional o internacional asegurando la producción de productos de calidad.

Crear un programa de socialización del manual de CI, respecto a la convocatoria el desconocimiento genera que los involucrados al no comprobar en tiempo y forma no se dé cumplimiento a la Ley de Transparencia y a los organismos y grupos sociales que así lo requieren por tratarse de una institución pública.

La entrada en vigor de la Ley de Contabilidad Gubernamental, el pasado 1 de enero de 2009, aunado a los procesos de evaluación de la educación en México hacen necesario establecer CI, más rígidos y socializados, el desconocimiento de los procesos administrativos que impactan a los estados financieros de las instituciones en cuestión se verá reflejado en los números de los estados financieros, y en la oportunidad con que se presenten los resultados. La publicación de las convocatorias para los académicos asociadas a un documento de CI, facilita el entendimiento y el cumplimiento de los requerimientos por parte de los académicos y cualquier otro que pudiera ser candidato a participar en las convocatorias publicadas por las instituciones educativas.

De acuerdo a la Ley de Federal de Transparencia y Acceso a la Información Pública Gubernamental, artículo tres fracciones XIV las universidades públicas en México son consideradas como sujetos obligados, que deben de poner a disposición de la sociedad la información relacionada al conocimiento de toda su estructura organizacional, salarios por puesto así como el manejo relacionado con sus finanzas, el dar cumplimiento a esta ley obliga a los organismos aquí citados a poner especial atención en el control de sus números, y por tratarse algunas de ellas de organismos públicos bastante grandes en los que un consejo o dirección se le imposibilita ejercer una supervisión constante de forma personal tiene que recurrir a delegar autoridad mediante establecimiento de CI. Socializar los CI, no debe dejarse de lado esto apoyará a las universidades públicas a dar cumplimiento a los ordenamientos jurídicos que le aplican y de igual forma a rendir cuentas a la sociedad que es a la que se debe permitiendo que quienes participan en un programa de apoyo se sientan con la tranquilidad de comprobar en tiempo y forma el gasto que se halla ejecutado con el pleno conocimiento de lo que se debe de presentar. Minimizar o evitar los riesgos de toda institución es uno de sus objetivos contables y es a través de los modelos de control interno diseñados para estas que puede lograrlo.

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Mónica Marsela López García es Doctora en Ciencias por la Universidad de Guadalajara. Profesor de Tiempo completo adscrito al Departamento de Auditoría de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la Universidad de Guadalajara. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México. monicamarsela@gmail.com

Alejandro López García es Maestro en Metodología de la Docencia por la Universidad del Golfo. Es Profesor del Departamento de Cultura, Justicia y Democracia del Centro Universitario del Norte de la Universidad de Guadalajara. Se puede contactar en Carretera Federal No. 23 Km. 191, C.P. 46200 Colotlán, Jalisco, México. lopez_garciaalejandros@hotmail.com

Ana Bertha Hernández Lózano es Maestro en Educación por la Universidad del Golfo. Profesor de Tiempo completo adscrito al departamento de Contabilidad de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la Universidad de Guadalajara. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México. anabertha_2001@hotmail.com

COOPERACIÓN Y CAPACIDAD DE RESPUESTA: SU IMPACTO EN EL DESEMPEÑO OPERATIVO Y EN LA VENTAJA COMPETITIVA DE LA INDUSTRIA MAQUILADORA MEXICANA

Judith Cavazos-Arroyo, Universidad Popular Autónoma del Estado de Puebla

Aurora Irma Máynez-Guaderrama, Universidad Autónoma de Ciudad Juárez

María Teresa Escobedo-Portillo, Universidad Autónoma de Ciudad Juárez

Salvador Noriega-Morales, Universidad Autónoma de Ciudad Juárez

RESUMEN

La perspectiva estratégica de la teoría de recursos y capacidades subraya el papel de éstas como fuentes de desempeño y ventaja competitiva. En este trabajo se analiza si las capacidades operacionales de cooperación y de respuesta, influyen sobre el desempeño operativo y la ventaja competitiva de empresas maquiladoras del norte de México. Para ello, se desarrolla una investigación cuantitativa y transversal. El análisis de los datos se realiza desde una perspectiva confirmatoria, a través de un Modelo de Ecuaciones Estructurales. Los resultados evidencian que la Capacidad Operacional de Cooperación con proveedores incide sobre la Capacidad Operacional de Respuesta, y que ésta influye indirectamente a la Ventaja Competitiva de las organizaciones, a través de la mediación del Desempeño Operativo. Se recomienda profundizar en el impacto que ejercen las Capacidades de Cooperación y Respuesta, sobre otros tipos de capacidades operacionales.

PALABRAS CLAVE: Capacidad Operacional de Cooperación, Capacidad Operacional de Respuesta, Desempeño Operativo Percibido, Ventaja Competitiva Percibida

COOPERATION AND RESPONSIVENESS: THEIR IMPACTS ON THE PERFORMANCE AND THE COMPETITIVE ADVANTAGE OF THE MEXICAN MAQUILADORA INDUSTRY

ABSTRACT

The strategic perspective of the resource-based theory stresses the role of capacities as sources of performance and competitive advantage. This research studies if operational cooperation and operational responsiveness capabilities, affect the operative business performance. A quantitative and transversal research was developed, analyzing data with Structural Equation Modeling. The results show that the operational cooperation with supplier's capability affects operational responsiveness capability, and latter influences indirectly the competitive advantage of organizations through the mediation of the operative performance. It is recommended to perform an in depth investigation regarding the impact that the operational cooperation and operational responsiveness capabilities have on other kinds of capabilities.

Códigos JEL: M00, M11, L20.

KEY WORDS: Operational Cooperation Capability, Operational Responsiveness Capability, Perceived Operational Performance, Perceived Competitive Advantage

INTRODUCCIÓN

La toma de decisiones estratégica pretende que las organizaciones alcancen un mejor desempeño y desarrollen una ventaja competitiva sostenible en el tiempo. En el campo de la gestión, el enfoque basado en los recursos ha buscado que las firmas desarrollen capacidades valiosas y suficientemente diferenciadas, que les permitan superar el desempeño de sus competidores (Allred, Fawcett, Wallin, & Magnan, 2011). Sin embargo, el desempeño de las capacidades y su incidencia sobre indicadores que evidencien el desempeño superior de las organizaciones, varía entre industrias y contextos. Muchas organizaciones buscan un desarrollo más pleno de sus capacidades, porque son una fuente probada de la mejora del desempeño y de la generación de la ventaja competitiva (Newbert, 2007). Flynn, Wu y Melnyk (2010) señalan que son seis las capacidades operativas clave: mejoramiento, innovación, personalización, cooperación, capacidad de respuesta y reconfiguración. En esta investigación se indaga sobre la influencia de la capacidad de cooperación inter-organizacional con los proveedores y la capacidad de respuesta, sobre el desempeño operativo y la ventaja competitiva percibidos.

REVISIÓN DE LA LITERATURA

La *Capacidad Operacional de Cooperación Inter-organizacional*: con los proveedores implica la disposición, tanto de la compañía como de sus proveedores, para realizar los cambios necesarios y así adaptarse a las necesidades de los clientes (Lai, 2009). La cooperación formal se reconoce como un mecanismo clave para fortalecer la capacidad de innovación (Trigo & Vence, 2012), ya que las redes de relaciones brindan oportunidades a las firmas para transferir conocimiento, intercambiar información técnica y así ajustar productos y procesos, además de que mejoran la tasa de adopción de nuevas tecnologías (Tomlinson & Fai, 2013). Por su parte, la *Capacidad Operacional de Respuesta* incluye las habilidades, procesos y rutinas, necesarias para responder a cambios de programación, procesar pedidos de forma oportuna, entregar rápidamente y cumplir con las fechas de entrega programadas (Handfield & Bechtel, 2002). Finalmente, el *Desempeño Operativo y Ventaja Competitiva* percibidos se encuentran relacionados. En su caso, la ventaja competitiva puede emerger de procesos más productivos, innovadores e integrados, que lleven a un mejor desempeño y por tanto a una mayor productividad de los empleados (Koufteros, Verghese, & Lucianetti, 2014). Así, la transformación de habilidades y recursos para lograr una posición estratégica, solamente puede lograrse bajo condiciones que provean beneficios para los clientes, por ello se requiere de una transformación de procesos y la habilidad para desarrollar el conjunto de métodos competitivos que sienten las bases para el logro de un desempeño, por encima de la media de la industria (Powers & Hahn, 2004). Luego, por lo anteriormente expuesto, se plantean las siguientes hipótesis:

H1: La Capacidad Operacional de Cooperación Inter-organizacional con los proveedores impacta positiva y directamente sobre la Capacidad Operacional de Respuesta.

H2: La capacidad de respuesta influye positiva y directamente sobre el desempeño operativo.

H3: La capacidad de respuesta influye directa y positivamente sobre la ventaja competitiva percibida.

H4: El desempeño operativo percibido incide directa y positivamente sobre la ventaja competitiva percibida.

METODOLOGÍA

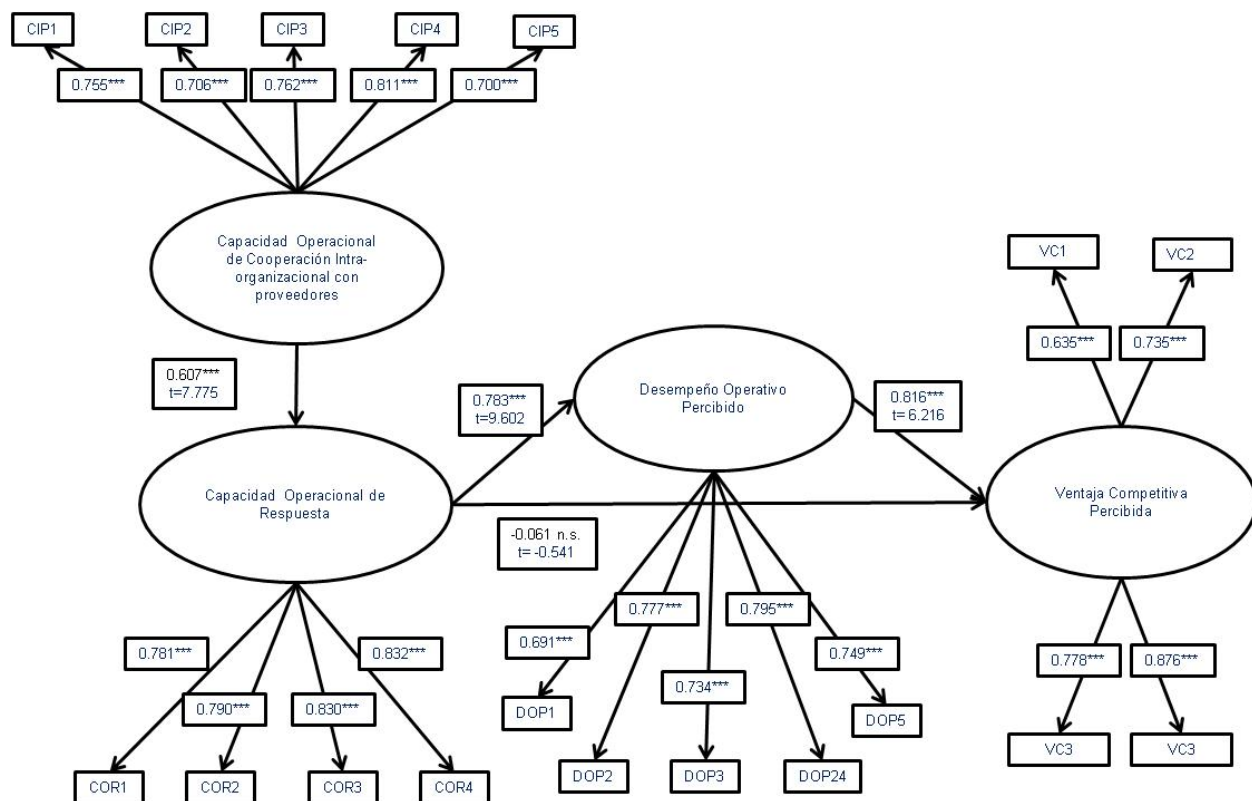
El estudio se desarrolló en empresas maquiladoras ubicadas en Ciudad Juárez, Chihuahua, México. Se diseñó una investigación cuantitativa, de naturaleza empírica y de sección transversal, basada en la revisión de la literatura realizada de las variables Capacidad Operacional de Cooperación Inter-organizacional con proveedores, Capacidad Operacional de Respuesta, Desempeño Operativo Percibido y Ventaja Competitiva Percibida. La contrastación de hipótesis del modelo teórico propuesto, se realizó con un sistema de ecuaciones estructurales basado en covarianzas [CBSEM], dada su utilidad para investigar la plausibilidad de modelos teóricos que expliquen las interrelaciones entre un grupo de variables (Hu & Bentler, 1999). Se

realizó un muestreo fue de tipo no probabilístico selectivo, que buscó acceder a casos representativos de la población de estudio (Rojas Soriano, 2010). En los participantes se incluyó a mandos medios y superiores, laborando en el contexto descrito. Como técnica de recolección de datos se utilizó la encuesta, a partir de un cuestionario auto-administrado, aplicado de mayo a septiembre del año 2012. Se recibieron 330 cuestionarios, de los cuales 19 se desecharon. Luego, el total de instrumentos utilizables fue 311 [94.24% de los recibidos]. Los resultados del análisis factorial confirmatorio evidenciaron que el modelo de medición tiene un buen ajuste, cumpliendo con los criterios de corte convencionales (CFI=0.942, IFI=0.943, MFI=0.807, RMSEA= 0.058); asimismo, los test realizados al modelo de medición muestran que existe validez convergente y discriminante.

RESULTADOS

Los indicadores de bondad del Modelo Estructural mostraron un ajuste adecuado (BBNNFI=0.929, CFI=0.939, IFI=0.940, MFI=0.799, RMSEA=0.059) y se encontró significancia estadística ($p < 0.001$) en las siguientes relaciones [positivas y directas]: H1: Capacidad Operacional de Cooperación Interorganizacional con Proveedores y Capacidad Operacional de Respuesta ($\lambda=0.607$, $t=7.775$); Capacidad Operacional de Respuesta y Desempeño Operativo Percibido ($\lambda=0.783$, $t=9.602$), y H4: Desempeño Operativo Percibido y Ventaja Competitiva Percibida ($\lambda=0.816$, $t=6.216$). Solo en el caso de H3: Capacidad Operacional de Respuesta y Ventaja Competitiva Percibida, la hipótesis se rechazó en virtud de la relación resultó no estadísticamente significativa ($\lambda=-0.061$, $t=-0.541$). El modelo contrastado se presenta en la figura 1.

Figura 1: Modelo Contrastado



En esta figura se exhibe el modelo contrastado. De las cuatro hipótesis planteadas, tres resultaron significativas a un nivel de $p < 0.001$. Con base en la evidencia empírica, se rechaza la relación directa y significativa entre la Capacidad Operacional de Respuesta y la Ventaja Competitiva Percibida. Fuente: Elaboración propia.

En virtud de los resultados obtenidos, se realizó un análisis de mediación, y se encontró que Capacidad Operacional de Respuesta no influye de forma directa sobre la Ventaja Competitiva Percibida (H3, valor path -0.061 n.s., valor $t=-0.541$), sino que solo la incide de forma indirecta, a partir de la mediación completa del Desempeño Operativo Percibido.

CONCLUSIONES

Los resultados de este trabajo evidencian que la Capacidad Operacional de Cooperación Inter-organizacional con los Proveedores y la Capacidad de Respuesta de las empresas maquiladoras de exportación localizadas en Ciudad Juárez, Chihuahua impactan tanto al Desempeño Operativo Percibido como a la Ventaja Competitiva Percibida. Se evidenció que la Capacidad Operacional de Respuesta no impacta de forma directa a la Ventaja Competitiva Percibida, y solamente lo hace a través de la mediación completa del Desempeño Operativo Percibido. Por otra parte, la evidencia empírica de este trabajo confirma que el Desempeño Operativo antecede a la Ventaja Competitiva. Es decir, la Ventaja Competitiva deriva del mejor aprovechamiento de los recursos que permiten desplegar procesos productivos más eficientes, los cuales a su vez generan un mejor desempeño operativo e impactan favorablemente a la posición estratégica de las empresas; en ese sentido, este trabajo coincide con planteamientos realizados por Powers y Hahn (2004), así como con los de Koufteros et al. (2014). Como limitaciones del trabajo se reconoce la imposibilidad de generalizar los resultados, en virtud de que solo son aplicables en el contexto estudiado y que el trabajo se realizó con base en un muestreo no probabilístico. Se recomienda replicar este estudio en otros contextos, con muestras probabilísticas, y profundizar en el impacto que ejercen las Capacidades de Cooperación y Respuesta, sobre otros tipos de capacidades operacionales.

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ANÁLISIS DE LA COHERENCIA DE LOS INFORMES DE SOSTENIBILIDAD DE LAS EMPRESAS ECOPETROL Y META PETROLEUM LIMITED (PACIFIC), CON LOS PRINCIPIOS TEÓRICOS DE LA RESPONSABILIDAD SOCIAL

Ángela María Cortés Sánchez, Universidad de San Buenaventura, Bogotá

RESUMEN

El sector hidrocarburos es uno de los más importantes sectores en la economía colombiana, su explotación genera un alto impacto ambiental y social, principalmente por el agotamiento de los recursos no renovables. En los últimos años, Ecopetrol y Meta Petroleum Limited elaboran informes de sostenibilidad mostrando su compromiso con la sociedad. Ante esta situación la presente investigación de tipo cualitativo con enfoque de análisis descriptivo, tiene por objeto contrastar los resultados de estos informes con los principales ejes teóricos de la responsabilidad social Empresarial. En esta ponencia expondremos a manera de informe parcial los siguientes apartados: I. Descripción del Sector de Hidrocarburos en Colombia. II. Ejes Conceptuales de la RSE y de la Sostenibilidad. III. Perspectivas.

META PETROLEUM LIMITED (PACÍFICO), CON LOS PRINCIPIOS TEÓRICOS DE LA RESPONSABILIDAD SOCIAL

ABSTRACT

The sector hydrocarbons is one of the most important sectors in the Colombian economy, his exploitation generates a high environmental and social impact, principally for the depletion of the not renewable resources. In the last years, Ecopetrol and Meta Petroleum Limited elaborate reports of sustainability showing his commitment with the company. Before this situation the present investigation of qualitative type with approach of descriptive analysis, has for object confirm the results of these reports with the principal theoretical axes of the social Managerial responsibility. In this paper we will expose like partial report the following paragraphs: I. Description of the Sector of Hydrocarbons in Colombia. II. The Conceptual axes of the RSE and Of the Sustainability. III. The Perspectives.

PALABRAS CLAVES: Responsabilidad Social, Sostenibilidad, Sector de Hidrocarburos, Políticas gubernamentales, Impacto Ambiental.

Descripción del Sector de Hidrocarburos En Colombia

En la economía colombiana, es relevante el aporte presupuestal que realiza el sector minero energético al Producto Interno Bruto (PIB) en el país, destacando el vertiginoso crecimiento de este sector, el cual ocupa el cuarto lugar de participación en el PIB. (Otero. 2012). El 54% de las exportaciones colombianas son por petróleo, productos derivados del petróleo y productos conexos, ratificando la importancia del sector hidrocarburos en la economía Colombiana. (Proexport Colombia). El sector de hidrocarburos ha presentado en los últimos años un crecimiento significativo presentado principalmente por la explotación de crudo y su exportación, con un crecimiento promedio en los últimos 5 años del 14%. Ya que es uno de los más importantes sectores en la economía colombiana, se da la razón del apoyo que ha tenido a través de las políticas gubernamentales, principalmente a través del Plan Nacional de Desarrollo 2010-2014 donde

ratifica el impulso a la locomotora minero energética. A pesar que es un sector que impulsa la economía colombiana, su explotación genera un alto impacto ambiental y social, siendo más visibles los impactos ambientales por el agotamiento de los recursos no renovables. En el Plan Nacional de Desarrollo 2010 - 2014 indica que es posible aprovechar responsablemente la riqueza que posee el país cuantificada en recursos naturales, buscando generar un crecimiento sostenible y una mayor equidad social, pero no son claros los mecanismos para lograrlo a través de la locomotora minero energética. Por ello se debe partir de definir la Responsabilidad Social (RS), ya que esté es un tema de auge pero no nuevo; siendo entonces, oportuno analizar las empresas del sector de hidrocarburos que tienen la mayor extracción de petróleo en Colombia, examinando si la RS de las empresas propende por responder a las realidades, culturas y propósitos de las colectividades donde desarrollan su actividad.

Procesos de Extracción

Las empresas de extracción se dedican a: la perforación de pozos, cuya finalidad es llegar hasta la capa de roca donde posiblemente se pudieron acumular los hidrocarburos (petróleo y gas). Esta etapa inicial, por lo general, se implementa después de que se obtiene la información del estudio sísmico. Las empresas de producción se encargan de extraer los hidrocarburos (petróleo y gas) desde la capa de roca hasta la superficie. Las empresas refinadoras de petróleo se dedican a transformar el petróleo sometándolo a altas temperaturas, que alcanzan los 400 grados centígrados, con el fin de obtener productos derivados. Las empresas distribuidoras se encargan de transportar los hidrocarburos desde la boca del pozo hasta los sitios de almacenamiento y procesamiento, como son las estaciones de bombeo, refinerías y centros de comercialización (puertos).

Rasgos de las Empresas Seleccionadas En la Investigación

La cadena productiva de los hidrocarburos está conformada por varias empresas a lo largo de sus cuatro grandes actividades: la extracción, producción, refinación y distribución. Por ello se considera relevante realizar una muestra por conveniencia que permite realizar interpretaciones en el sector de hidrocarburos a través de los hallazgos. Teniendo en cuenta el ranking de las 10 empresas petroleras que realizan una mayor producción de petróleo en Colombia a noviembre del 2011 según la revista Dinero, se seleccionó las dos primeras empresas como representantes de la cadena productiva de hidrocarburos.

Ecopetrol: (primera empresa según el ranking) siendo la única empresa oficial dedicada a: la exploración, producción, transporte, refinación y suministro de Hidrocarburos.

Meta Petroleum Limited: (segunda empresa según el ranking) cuya actividad está enfocada a la exploración y producción de hidrocarburos.

En coherencia con la descripción anterior adentremos en algunos aspectos de la explotación en el Departamento del Meta como correlato referencial fáctico sobre el tema en cuestión. El Meta es uno de los departamentos más prolíficos en su economía y sus ingresos en toda Colombia, los recursos naturales tanto renovables como no renovables que están presentes en este departamento lo hacen ser considerado la despensa de Colombia lo cual nos muestra la importancia que este departamento es para toda Colombia. Su principal y casi única especialización es la extracción de los recursos naturales, donde su producción es casi nula y el sector servicios es únicamente el prestado a sus habitantes pero no es exportable a otras regiones o países. El producto interno bruto de este departamento es de US\$ 17.850 millones de dólares siendo el quinto departamento con más alto PIB pero con un PIB per cápita de 19.684 dólares convirtiéndose en el departamento con mejor PIB per cápita siendo mucho mayor al Nacional que es de US\$ 6.270.

Petróleo

El Petróleo se puede catalogar como el pilar de toda nuestra sociedad al ser la fuente de trabajo y energía, por esta importancia la exploración, explotación y venta de petróleo se ha convertido en el uno de los negocios más rentables que pueda haber en el mundo. Colombia no ha sido catalogada como gran productor de petróleo pero en los últimos años su producción petrolera está llegando a los niveles más altos alguna vez registrados, donde en el 2011 se llegaron a producir en promedio 915.161 barriles diarios mientras que 5 años antes en 2007 solo se había logrado producir 531.093 con lo cual podemos encontrar una variación de un 72.31% y se espera que en los próximos años se siga aumentando esta cifra (ministerio de minas, 2012). El Meta es el mayor productor de petróleo en todo Colombia teniendo más 50% de aportaciones a los barriles diarios producidos en toda Colombia, siendo seguido únicamente por el departamento del Casanare que produce el 17.47% de toda la producción diaria nacional.

Crítica a la Explotación Petrolera

Antes de exponer la descripción crítica de los impactos causados en materia de desigualdad social y daño ambiental de la explotación petrolera en el Departamento del Meta. Recordemos a modo de marco referencial de la problemática en cuestión que al decir de autores como (Aguilar, Galeano & Pérez, 2011) América Latina al extenderse desde los 30 grados de latitud norte hasta el polo sur cobija la mayor biodiversidad del planeta esta riqueza universal debe generar en todos una conciencia eco-planetaria en donde los intereses comunes primen sobre los interés particulares de un capitalismo salvaje. En esta perspectiva encontramos que si bien es líder en la producción petrolera es al mismo tiempo el mayor consumidor del mismo. Esta es una de las razones por las cuales los Vicepresidente de varias empresas petroleras, de la industria nuclear y del carbón, han venido desarrollaron una estrategia a largo plazo en materia energética. Ellos determinaron que en los próximos años, aumentará su dependencia del petróleo extranjero; prevén que ésta pasará del 52% en el año 2002, al 66% en el año 2020.

El consumo subirá de 10,4 mil millones de barriles al día de 2001, a 16,7 mil millones de barriles al día en el año 2020. Para alcanzar esta meta, según el gobierno de Estados Unidos tendrá que convencer a sus aliados proveedores extranjeros para incrementar la producción; sin embargo, la única región que puede incrementar sustancialmente los volúmenes de explotación de crudo es el Golfo Árabe. Pero esta es una región inestable políticamente hablando, por lo que se ha propuesto aumentar la diversidad geográfica de sus proveedores, poniendo su mira en zonas tales como el Mar Caspio –especialmente Azerbaijan y Kazakastán, el África Sub-Sahariana con énfasis en mares profundos de Angola y Nigeria– y América Latina, especialmente Colombia, Venezuela y México (Aguilar, Galeano & Pérez,

Ejes Conceptuales de la RSE y de la Sostenibilidad

Una vez expuesta la descripción sobre los rasgos más sobresalientes de la explotación de hidrocarburos en Colombia presentaremos una síntesis de las teorizaciones sobre Responsabilidad Social Empresarial articulada con los principios teóricos fundamentales de la sostenibilidad a modo de marco conceptual de la investigación en cuestión.

Teoría de los Grupos de Interés: Donde se remite a los Stakeholders Theory que a decir de algunos estudiosos de la Responsabilidad Social Empresarial (RSE) ha adquirido singular relevancia (Ullman, 1985) la definición más generalmente aceptada sobre el concepto de stakeholders es precisamente la que proporciona (Freedman, 1984) que, con la publicación de su estudio “Strategic management: A stakeholder approach”, señala que los “partícipes son cualquier grupo o individuo que influye o es afectado por la actividad o los objetivos de la compañía, los que pueden tener un sin fin de formas y clasificaciones y que además, estarán determinados en buena parte por las propias características y dimensiones de la empresa”.

Teoría de la Legitimidad: Expuesta por Carlos Marx, ésta teoría cuyo origen estriba en la existencia de un contrato social entre la empresa y la sociedad, siendo el resultado de la aplicación del estudio de los negocios éticos, subsistiendo en la organización cuando los objetivos y modos de operar son acordes con las normas sociales y la protección de la comunidad (Celis, 2004). La empresa en esta idea se configura y expresa con un enfoque institucional considerada como organización social coordinadora de recursos y con capacidad de influencia, incluso en la legislación, los gustos y preferencias de los consumidores y en la opinión pública, yendo más allá que la teoría de los Grupos de Interés.

Teoría de la Política Económica: Ésta concibe a las corporaciones desde un horizonte más trascendente, influido desde la complejidad de un gran sistema social, económico y político de la existencia de entes en las que se contempla principalmente, las relaciones sociales de producción vinculadas con las partes afectadas dentro del sistema de intercambio productivo (Celis, 2004). Como sucede con la teoría de la legitimación, ésta también se enfoca institucionalmente, pero a un nivel más vasto y legislado, en el que la política económica de los gobiernos lleva a cabo un papel protagónico, en tanto que, los intereses de los participantes se benefician mediante los mecanismos del mercado que los vinculan, siendo muy relevante la injerencia que las empresas pueden tener en las propias normas establecidas.

Teoría Institucional: Procediendo a un sistema de valores sociales, reglas, creencias y definiciones en sintonía con la sociedad, llevando a la conformidad con el sistema y respondiendo a la aceptación social, es decir, para percibir como legítima a una organización, el modelo de estructuras, organizaciones y acciones que asume y seguirá la prescripción de las normas y principios sociales (Ruiz, 1994). La perspectiva de la teoría institucional es más amplia que la teoría de la legitimación. En lugar de explorar directamente el sistema de baluartes de la sociedad, contempla el patrón de las instituciones establecidas como representación simbólica del sistema de valores sociales.

Teoría de la Dependencia de Recursos: Para que exista una dependencia de los recursos, debe haber un actor que suple a otro con un recurso que cumple con por lo menos una de las siguientes características: concentración (transacciones por pocas organizaciones), control (posesión, acceso, uso, capacidad de fijar las reglas), no movilidad (cambiar de proveedor), no sustituible (no hay sustituto), esencial (la organización no puede funcionar sin el producto). Por último veamos lo relativo al concepto de sostenibilidad. En este ámbito exponemos una sucinta definición del mismo y las teorizaciones más importantes en torno al mismo.

Concepción de Sostenibilidad

La sostenibilidad es un marco de referencia, un cúmulo de valores, un conjunto de principios, que dan lugar a un proceso abierto en pos de la perdurabilidad. Esta búsqueda de la perdurabilidad, se aplica tanto al diseño del modelo de desarrollo, como al entorno natural, con la finalidad de mantener y mejorar las condiciones de vida de las generaciones que ahora viven y de las que lo harán en el futuro, al tiempo que se salvaguardan las formas de vida no humanas. La sostenibilidad es, de esta manera, una apuesta rotunda de futuro. (González. 2010).

Teoría de la Modernización: La teoría de la modernización establece que las sociedades modernas son más productivas, los niños están mejor educados, y los necesitados reciben más beneficios. El análisis de Smelser afirma que las sociedades modernas tienen el aspecto particular de la diferenciación estructural particular, es decir, una definición clara de las funciones y papeles políticos de las instituciones. Smelser argumenta que aunque la diferenciación estructural ha aumentado la capacidad funcional de las instituciones modernas, pero a la vez también ha creado un problema de integración, y de coordinación de las actividades de diferentes nuevas instituciones. En el sentido político, Coleman resalta 3 aspectos fundamentales de las sociedades modernas: a) diferenciación de la estructura política; b) secularización de

la cultura política (con la ética de la igualdad); c) aumento de la capacidad del sistema político de una sociedad.

Teoría de la Dependencia

Las bases de la teoría de la dependencia surgieron en 1950 como resultado, entre otros, de las investigaciones de la Comisión Económica para América Latina y el Caribe (CEPAL). Uno de los autores más representativos fue Raúl Prebisch. El punto principal del modelo Prebisch es que para crear condiciones de desarrollo dentro de un país es necesario:

Controlar la tasa de cambio monetario, poniendo mayor énfasis en políticas fiscales que en políticas monetarias.

Promover un papel gubernamental más eficiente en términos de desarrollo nacional;
Crear una plataforma de inversiones, dando prioridad al capital nacional;
Permitir la entrada de capitales externos siguiendo prioridades ya establecidas en planes de desarrollo nacionales;

Promover una demanda interna más efectiva en término de mercados internos como base para consolidar el esfuerzo de industrialización en Latinoamérica en particular y en naciones en desarrollo en general;
Generar una mayor demanda interna incrementando los sueldos y salarios de los trabajadores.

Teoría De Los Sistemas Mundiales

Al comienzo de la década de los sesentas, los países del Tercer Mundo desarrollaron nuevas condiciones sobre las cuales intentaron elevar sus estándares de vida y mejorar sus condiciones sociales. Estas nuevas condiciones estaban relacionadas con el hecho de que los sistemas internaciones financieros y de intercambio tenían cada vez menos influencia. Básicamente estas nuevas circunstancias económicas internacionales hicieron posible que un nuevo grupo de investigadores radicales bajo el liderazgo de Immanuel Wallestein llegaran a la conclusión de que habían nuevas actividades en la economía capitalista mundial que no podían ser explicadas dentro de los confines de la teoría de la dependencia.

Teoría de la Globalización: La teoría de la globalización surge del mecanismo global que presenta una mayor integración con énfasis particular en la esfera de las transacciones económicas. En este sentido esta perspectiva es parecida al enfoque de los sistemas mundiales. Sin embargo, una de las características fundamentales de la teoría de la globalización es que se centra y enfatiza aspectos culturales y económicos así como de comunicación a escala mundial. Esta escuela argumenta que los principales elementos modernos para interpretar los procesos de desarrollo son los vínculos culturales entre los países, además de los vínculos económicos, financieros y políticos. En esta comunicación cultural, uno de los factores más importantes es la creciente flexibilidad de la tecnología para conectar a la gente alrededor del mundo.

Principales Rasgos o Características de la Sostenibilidad: El sistema económico basado en la máxima producción, el consumo, la explotación ilimitada de recursos y el beneficio como único criterio de la buena marcha económica es insostenible. Un planeta limitado no puede suministrar indefinidamente los recursos que esta explotación exigiría. Por esto se ha impuesto la idea de que hay que ir a un desarrollo real, que permita la mejora de las condiciones de vida, pero compatible con una explotación racional del planeta que cuide el ambiente. Es el llamado desarrollo sostenible. La más conocida definición de Desarrollo sostenible es la de la Comisión Mundial sobre Ambiente y Desarrollo (Comisión Brundtland) que en 1987 definió Desarrollo Sostenible como:

"El desarrollo que asegura las necesidades del presente sin comprometer la capacidad de las futuras generaciones para enfrentarse a sus propias necesidades". Según este planteamiento el desarrollo sostenible tiene que conseguir a la vez:

Satisfacer a las necesidades del presente, fomentando una actividad económica que suministre los bienes necesarios a toda la población mundial. La Comisión resaltó "las necesidades básicas de los pobres del mundo, a los que se debe dar una atención prioritaria".

Satisfacer a las necesidades del futuro, reduciendo al mínimo los efectos negativos de la actividad económica, tanto en el consumo de recursos como en la generación de residuos, de tal forma que sean soportables por las próximas generaciones.

Características de un Desarrollo Sostenible: Las características que debe reunir un desarrollo para que lo podamos considerar sostenible son:

Busca la manera de que la actividad económica mantenga o mejore el sistema ambiental.
Asegura que la actividad económica mejore la calidad de vida de todos, no sólo de unos pocos selectos.

Usa los recursos eficientemente.
Promueve el máximo de reciclaje y reutilización.

Para conseguir un desarrollo sostenible:

Un Cambio de Mentalidad

En la mentalidad humana está firmemente asentada una visión de las relaciones entre el hombre y la naturaleza que lleva a pensar que:

Los hombres civilizados estamos fuera de la naturaleza y que no nos afectan sus leyes.
El éxito de la humanidad se basa en el control y el dominio de la naturaleza.
La Tierra tiene una ilimitada cantidad de recursos a disposición de los humanos.

Estos planteamientos se encuentran firmemente asentados en el hombre, especialmente en la cultura occidental que, desde hace unos cuatro siglos, ha visto el éxito de una forma de pensar técnica y centrada en el dominio de la naturaleza por el hombre. El punto de vista del desarrollo sostenible pone el énfasis en que debemos plantear nuestras actividades "dentro" de un sistema natural que tiene sus leyes. Debemos usar los recursos sin trastocar los mecanismos básicos del funcionamiento de la naturaleza. Un cambio de mentalidad es lento y difícil. Requiere afianzar unos nuevos valores. Para hacerlo son de especial importancia los programas educativos y divulgativos. Tiene mucho interés dar a conocer ejemplos de actuaciones sostenibles, promover declaraciones públicas y compromisos políticos, desarrollar programas que se propongan fomentar este tipo de desarrollo.

Perspectivas

En este primer avance de la investigación en cuestión expondremos a modo de tesis las inferencias de las posibles implicaciones de naturaleza ética que las directrices de la RSE y de los fundamentales principios de la Sostenibilidad aportan a las prácticas de las empresas explotadoras de hidrocarburos:

- La RSE, lejos de ser una práctica empresarial sin fundamento, tiene fuertes raíces teóricas y en ellas se puede fundamentar sólidamente las acciones que los entes económicos lleven a cabo. Por un lado, están aquellas teorías que las promueven a través de las relaciones con los demás agentes sociales o Grupo de Interés, en alineamiento con lo que la sociedad les exige, según la Teoría de la Legitimación; así como las

que, de una forma más pragmática acuden a la justificación de la necesidad de recursos como los es la Teoría de la Dependencia de los Recursos. Estas orientaciones se deben materializar en acciones concretas de prácticas integrales que articulen en el quehacer de las empresas explotadoras de hidrocarburos los tres factores fundamentales de la RSE (lo económico, lo ambiental y lo social). Existe una fuerte ausencia de políticas responsables empresariales, en las que, por la falta de diálogo con la dimensión social del contexto en donde las empresas realizan su trabajo, no se ejecutan de manera integral las perspectivas teóricas de las RSE. La articulación de la perspectiva teórica de la RSE y los principios fundamentales de la sostenibilidad constituyen un nuevo **ethos** que posibilitaría la implementación de una ética-social integral en la proyección de las empresas que explotan recursos no renovables. Por último, concluye que todas estas teorías son complementarias y nos permiten dar un adecuado marco teórico acerca del comportamiento responsable de las empresas, se dará seguimiento a estas reflexiones para hacer otras valoraciones que aquí quedaron sólo plasmadas a nivel documental.

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RECONOCIMIENTO

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BIOGRAFIA

Ángela María Cortés Sánchez Facultad de Ciencias Empresariales Programa de Administración de Empresas Universidad de San Buenaventura, Bogotá

ANÁLISIS DE COINTEGRACIÓN ENTRE EL ÍNDICE DE PRECIOS DEL PRODUCTOR Y DEL CONSUMIDOR INCORPORANDO CAMBIOS ESTRUCTURALES: EL CASO DE MÉXICO

Mario Gómez Aguirre, Universidad Michoacana de San Nicolás de Hidalgo
José Carlos Rodríguez Chávez, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

En este artículo se analiza si existe una relación de largo plazo entre el índices de precios del productor y consumidor para el caso de México, permitiendo un cambio estructural, durante el periodo 1994:01 - 2013:10. Para ello, se utilizan pruebas de raíz unitaria (Lee y Strazicich, 2003) y de cointegración (Gregory y Hansen, 1996a, 1996b). Los resultados muestran que las series tienen raíz unitaria y que existe una relación de equilibrio de largo plazo entre los precios. Lo anterior es de gran utilidad para el banco central, ya que en el largo plazo ambos precios convergen a una tendencia común, y la inflación alcanzada con uno de precios, también se alcanzará con el otro.

PALABRAS CLAVE: precios; cointegración; cambio estructural; México.

COINTEGRATION ANALYSIS BETWEEN PRODUCER PRICE INDEX AND CONSUMER PRICE INDEX INCORPORING STRUCTURAL CHANGES: THE CASE OF MEXICO

ABSTRACT

This article examines whether there is a long run relationship between the price indices of producer and consumer in the case of Mexico, allowing for structural change over the period 1994:01 -2013:10. To do this, unit root tests (Lee and Strazicich, 2004) and cointegration (Gregory and Hansen, 1996a y 1996b) are used. The results show that the series have a unit root and that there is a relationship between long-run equilibrium prices. This is useful for the central bank, since in the long run both prices converge to a common trend, and inflation rates achieved with one, also be achieved with the other.

JEL: E31; C50.

KEYWORDS: Prices; Cointegration; Structural Change; Mexico

INTRODUCCIÓN

Uno de los objetivos más importantes de los Bancos Centrales es la estabilidad del poder adquisitivo de la moneda nacional (Moreno, 2009), debido a que una inflación baja y predecible puede contribuir al ahorro, la inversión, al crecimiento de la actividad económica y a la creación de empleos. Para alcanzar el objetivo, suelen utilizarse diferentes índices, como el índice de precios del productor y el índice de precios del consumidor, sin embargo, es muy importante saber si existe una desviación persistente o transitoria entre ellos, debido a que pueden dar como resultado diferentes tasas de inflación si no existe una relación de largo plazo entre los índices (Roa y Sayed, 2010). En esta investigación se analiza la relación de cointegración entre los precios del productor y del consumidor para el caso de México, durante el periodo 1994:01 -2013:10. Para ello, se utilizan pruebas de raíz unitaria (Lee y Strazicich, 2004) y de cointegración (Gregory y Hansen, 1996a y 1996b). Los resultados muestran que las series tienen raíz unitaria y que existe

una relación de equilibrio de largo plazo entre los precios. Lo anterior es de gran utilidad para el banco central, ya que en el largo plazo ambos precios convergen a una tendencia común, y si el objetivo de inflación se alcanza con uno de precios, también se alcanzará con el otro.

En términos econométricos, la estabilidad de los parámetros de un modelo de regresión es una de las hipótesis básicas en econometría, la cual es necesaria para la predicción y la inferencia econométrica. Cambio estructural o inestabilidad estructural ha sido interpretada comúnmente como cambios en los parámetros de un modelo de regresión (Maddala y Kim, 1998). En este sentido, si existen cambios estructurales y no son incorporados en los modelos pueden afectar los resultados de los pruebas de raíz unitaria y de cointegración. Por ejemplo, algunas pruebas de raíz unitaria que permiten cambio estructural son la de Zivot y Andrews (1992), Perron (1997) y Lumsdaine y Papell (1997). Aunque estas pruebas han sido criticadas porque suelen determinar incorrectamente el periodo de cambio estructural, y realizan rechazos espurios de la hipótesis nula de raíz unitaria, ya que sólo incorporan los cambios estructurales en la hipótesis alternativa y no en ambas (hipótesis nula e hipótesis alternativa). Erróneamente se puede rechazar la hipótesis nula de raíz unitaria en una serie y aceptar que es estacionaria cuando en realidad puede tener raíz unitaria con cambio estructural. Esta desviación y rechazo espurio, aumentan con la magnitud del cambio estructural (Lee y Strazicich, 2001 y 2003). En este mismo sentido, Lee y Strazicich (2004) y Kim y Perron (2009) desarrollan una prueba de raíz unitaria que permite un cambio estructural en la función tendencia en un periodo de tiempo desconocido. Este cambio estructural se incorpora bajo las hipótesis nula y alternativa.

Para el caso de México no se encontró ningún estudio sobre la relación de cointegración entre los dos precios que tome en cuenta la presencia de cambio estructural. Conocer si existe una relación de equilibrio a largo plazo o una desviación persiste es muy importante para la conducción de la política monetaria para la estabilidad de precios, ya que es uno de los objetivos más importantes de la política monetaria. El artículo está estructurado como sigue: después de la introducción, en la siguiente sección, se analiza la revisión de literatura; posteriormente, se describen las metodologías econométricas que se utilizan en el estudio; ken seguida se presentan y analizan los resultados; para finalmente, terminar con una sección de conclusiones.

REVISIÓN DE LITERATURA

En esta sección, se describe brevemente la revisión de literatura empírica sobre la relación de causalidad y cointegración entre el IPC y el IPP. Por mencionar algunos: Colclough y Lange (1982); Jones (1986); Caporale *et al.* (2002); Ghazali *et al.* (2008); Sidaoui *et al.* (2009); Aviral y Shahbaz (2010); Shahbaz *et al.* (2010); Akcay (2011); Shahbz *et al.* (2012); Gómez y Navarro (2014). Los resultados de esta literatura son mezclados, algunos los resultados proveen evidencia de que existe una relación de cointegración de largo plazo entre los precios y que existe evidencia de relación de causalidad de los precios que puede ir en uno u otro sentido o en ambos. Específicamente, el único estudio que se encontró en relación al análisis de cointegración para el caso de México es el de Sidaoui *et al.* (2009), quienes encuentran evidencia de que existe una relación de cointegración de largo plazo entre ambos precios, sin embargo, en este estudio no se contempla la posibilidad de una análisis de cointegración con cambio estructural en la metodología econométrica.

METODOLOGIA

Para realizar el análisis de cointegración, primeramente debemos conocer el orden de integración de las variables. Para ello, utilizamos la prueba de Lee y Strazicich (2004) que considera el siguiente pgd:

$$y_t = \delta' Z_t + X_t, \quad X_t = \beta X_{t-1} + \varepsilon_t \quad (1)$$

Donde Z_t contiene variables exógenas. La hipótesis nula de raíz unitaria se representa por el parámetro $\beta = 1$. Si $Z_t = [1, t]$, entonces pgd es equivalente al de la prueba de raíz unitaria LM (*Lagrange Multiplier*) de Schmidt y Phillips (1992, SP). Lee y Strazicich (2004) consideran para la prueba solamente el Modelo “*Crash*”, que permite un cambio estructural en el intercepto y el Modelo “*Mixed*” que permite un cambio estructural en el intercepto y la pendiente, ya que la mayoría de las series de tiempo económicas se describen adecuadamente con estos dos modelos. Para el caso del primer modelo $Z_t = [1, t, D_t]$, donde $D_t = 1$ para $t \geq T_b + 1$, y 0 de otra forma, T_b es el periodo de tiempo del cambio estructural y $\delta' = (\delta_1, \delta_2, \delta_3)$. Para el Modelo “*Mixed*”, que permite un cambio estructural en el intercepto y pendiente de la tendencia bajo la hipótesis alternativa $Z_t = [1, t, D_t, DT_t]$, donde $DT_t = t - T_b$ para $t \geq T_b + 1$, y 0 de otra forma. El pgd incorpora el cambio estructural bajo la hipótesis nula y alternativa, y se determina endógenamente.

De acuerdo al principio LM, la prueba estadística de raíz unitaria se obtiene de la siguiente regresión:

$$\Delta y_t = \delta' \Delta Z_t + \phi \tilde{S}_{t-1} + u_t \quad (2)$$

Donde $\tilde{S}_t = y_t - \varphi_x - Z_t \tilde{\delta}$, $t = 2, \dots, T$; $\tilde{\delta}$ son los coeficientes de la regresión de Δy_t sobre ΔZ_t ; y φ_x es el *maximum likelihood estimation (MLE)* restringido de $\varphi_x (= \varphi + X_0)$ dado por $y_1 - Z_1 \tilde{\delta}$. Es importante considerar que la prueba de regresión (2) toma en cuenta a ΔZ_t en lugar de Z_t . Por lo tanto, ΔZ_t es descrita por $[1, B_t]$ en el Modelo “*Crash*” y $[1, B_t, D_t]$ en el Modelo “*Mixed*”, donde $B_t = \Delta D_t$ y $D_t = \Delta DT_t$. De esta manera, B_t y D_t corresponden a un cambio en el intercepto y en la tendencia bajo la hipótesis alternativa. La hipótesis nula de raíz unitaria es descrita por $\phi = 0$. Para corregir la autocorrelación en los errores, se incluyen términos de $\Delta \tilde{S}_{t-j}$, $j = 1, \dots, k$ en la regresión (2) como en la prueba de DFA estándar.

Para el caso de la prueba de cointegración que permite un cambio estructural en la relación de largo plazo, se utiliza la metodología sugerida por Gregory y Hansen (1996a, 1996b). El procedimiento considera cuatro posibles modelos para incorporar el cambio estructural: 1) el modelo con cambio de nivel; 2) el modelo con cambio de nivel y tendencia; 3) modelo cambio de régimen (ambos nivel y tendencia puede cambiar); y 4) modelo con cambio de régimen y con cambio de tendencia. Se define la variable dummy $D_t(T_b) = 0$ si $t \leq T_b$ y 1 de otra forma, donde T_b denota el periodo de tiempo del cambio estructural. En esta investigación se considera que el modelo más adecuado puede ser el 4, ya que ambas series de precios muestran claramente una tendencia (que puede ser determinística y/o estocástica) en el periodo de análisis, el cual se describe a continuación:

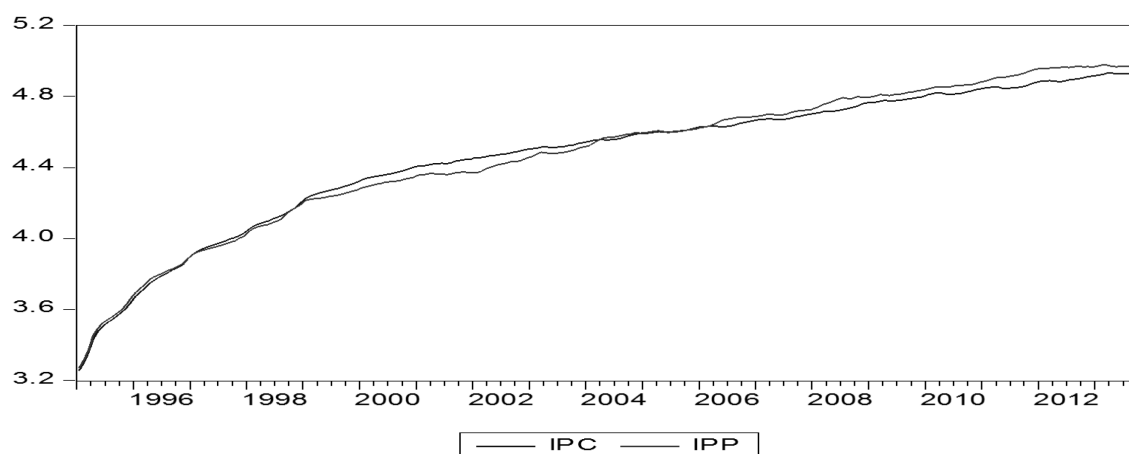
$$IPC_t = \alpha_1 + \alpha_2 D_t(T_b) + \beta_1 t + \beta_2 t D_t(T_b) + \delta_1 IPP_t + \delta_2 IPP_t D_t(T_b) + e_t \quad (3)$$

Donde: IPP_t y IPC_t son el índice nacional de precios del productor y del consumidor respectivamente, expresadas en logaritmos naturales; α_1 es la constante, β_1 es el coeficiente de pendiente y δ_1 es el coeficiente de tendencia, antes del cambio estructural respectivamente; mientras α_2 , β_2 y δ_2 son los parámetros después del cambio estructural; y finalmente, ϵ_t son los errores ruido blanco.

RESULTADOS

Los datos de precios fueron tomados del Instituto Nacional de Estadística y Geografía (INEGI) para el periodo 1996:01-2013:10. En la Figura 1 se muestra el índice de precios del consumidor y del productor, con una tendencia positiva muy similar en ambos índices después de la crisis de 1994-1995, que tiende a disminuir (relativamente) dicha pendiente a partir de 1999. Esta tendencia puede ser determinística o estocástica, por lo que es necesario determinar el orden de integración de las series a través de la prueba de raíz unitaria de Lee y Straciczich (2004), para ver si existen las condiciones estadísticas para llevar a cabo la prueba de cointegración de Gregory y Hansen (1996a y 1996b).

Figura 1: Comportamiento del Índices de Precios del Productor y del Consumidor



En esta figura se representa el comportamiento del índice de precios del consumidor y del productor para el caso de México durante el periodo 1995:01-2013:10. Fuente: elaboración propia.

Los resultados en el Tabla 1 indican que ambas variables tienen la raíz unitaria en niveles y son estacionarias en primeras diferencias a un nivel de significancia del 5% para el IPP y del 10% para el IPC. Con esta información, podemos señalar que existen las condiciones para realizar el análisis de la relación a largo plazo de los precios con la metodología de Gregory y Hansen (1996a, 1996b).

Tabla 1: Resultado de la Prueba de Raíz Unitaria.

Variable En Nivel	Parámetros Determinísticos	LS
IPC	CT	Nivel -0.797 (1999:01)
IPP	CT	-3.689 (1998:11)
IPC	C	1ra diferencia -4.280 (2003:11)*
IPP	C	-4.644 (1999:06)**

***, ** y * significativo al 1, 5 y 10 % respectivamente; los valores críticos para los niveles de significancia del 1, 5 y 10% del estadístico LM son -5.11, -4.50 y 4.21 (Lee y Straciczich, 2004). Fuente: resultados en base a la muestra analizada. Los cálculos de las pruebas de raíz unitaria sin cambio estructural se realizaron en el programa Eviews 7.0. y la que permite cambio estructural en RATS 6.0.

Los resultados de la prueba de cointegración se presentan en la Tabla 2, en donde se puede rechazar la hipótesis nula de no cointegración, tomando en cuenta un cambio estructural en 2002:10, a un nivel de significancia del 1%. Con este resultado podemos decir, que existe una relación de equilibrio de largo plazo entre los precios, por lo que es importante saber que no existe evidencia estadísticamente significativa de desviaciones persistentes en los precios, sino transitorias de corto plazo y que convergerán en el largo plazo. Por lo que las tasas de inflación en el largo plazo alcanzada por un índice, también será la del otro índice. Este resultado es similar al de Sidaoui *et al.* (2009) quienes encuentran que existe una relación de cointegración de largo plazo entre ambos precios pero sin considerar la posibilidad de un cambio estructural en la prueba de cointegración para el periodo de junio de 2000 a junio de 2009.

Tabla 2: Prueba de Cointegración de Gregory y Hansen

Hipótesis Nula	Estadístico Gregory-Hansen
No cointegración	-6.22*** (2002:10)

*** y ** significativo al 1 y 5% respectivamente. Los valores críticos son -5.50 y -6.02 para el 1 y 5% de significancia (Gregory y Hansen, 1996b). Fuente: resultados en base a la muestra analizada. Los cálculos de las pruebas se realizaron en el programa RATS 6.0.

Para ver la relación de corto plazo y de largo plazo se estimó el Modelo de Corrección de Errores, tomando en cuenta la posibilidad de la presencia de autocorrelación y heteroscedasticidad. Los resultados muestran que el error rezagado es estadísticamente significativo al 5% de significancia y con signo negativo, lo cual quiere decir que el 6.9% de la discrepancia entre el IPC de largo y corto plazo se corrige dentro de un mes.

Tabla 3: Modelo de Corrección del Error

Variables	Coefficiente	T- Estadístico
constante	0.000	3.024***
ΔIPP_t	0.847	22.953***
e_{t-1}	-0.069	-1.946**

***, ** y * significativo al 1, 5 y 10 % respectivamente. Fuente: resultados en base a la muestra analizada. La estimación del modelo se realizó en el programa Eviews 7.0.

CONCLUSIONES

Uno de los objetivos más importantes de los Bancos Centrales es la estabilidad del poder adquisitivo de la moneda nacional (Moreno, 2009), debido a que una inflación baja y predecible puede contribuir al ahorro, la inversión, al crecimiento de la actividad económica y a la creación de empleos. Para ello, los bancos centrales utilizan índices para medir la inflación en base a su crecimiento. Específicamente, el objetivo de la presente investigación es analizar si el índice el índice de precios del productor y el índice de precios del consumidor tienen una relación de equilibrio en el largo plazo o convergen a una tendencia en común para el caso de México, durante el periodo 1994:01 -2013:10. Es muy importante saber si exista una desviación persistente o transitoria entre ellos, debido a que pueden dar como resultado diferentes tasas de inflación (Roa y Sayed, 2010). Para ello, se utilizaron pruebas de raíz unitaria (Lee y Strazicich, 2004) y de cointegración (Gregory y Hansen, 1996a y 1996b). Los resultados muestran que las series tienen raíz unitaria y que existe una relación de equilibrio de largo plazo entre los precios. Lo anterior es de gran utilidad para el banco central, ya que en el largo plazo ambos precios convergen a una tendencia común, y la tasa de inflación alcanzada con uno de los precios, también se alcanzará con el otro.

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DIAGNÓSTICO DEL ACERVO BIBLIOGRÁFICO DE LA BIBLIOTECA DE UNA UNIVERSIDAD PÚBLICA MEXICANA

Ma. Del Carmen Toledo Sánchez, Universidad Autónoma de Baja California
Sonia Elizabeth Maldonado-Radillo, Universidad Autónoma de Baja California
Lourdes Evelyn Apodaca Del Ángel, Universidad Autónoma de Baja California

RESUMEN

El objetivo de esta investigación fue identificar qué porcentaje de títulos requeridos para los programas educativos se localizan en el acervo bibliográfico de la biblioteca del campus de una universidad pública. El diseño de la investigación fue no-experimental y consistió en diagnosticar el acervo bibliográfico de la biblioteca de una universidad pública, para ello se empleó una muestra no probabilística de los programas educativos; la muestra está compuesta por 19 de los 33 programas educativos. Se utilizó el análisis de contenido para analizar la bibliografía de ellos. Los principales resultados nos indican que únicamente se localizan en las bibliotecas del campus, el 66.30% de los títulos sugeridos por el organismo evaluador de la calidad y eficiencia de los planes de estudio; esta información que servirá para fortalecer el desarrollo del acervo bibliográfico de la biblioteca universitaria.

PALABRAS CLAVES: Evaluación de Colecciones, Bibliotecas Universitarias, Universidades Públicas Mexicanas

BIBLIOGRAPHICAL HEAP DIAGNOSIS OF A LIBRARY MEXICAN PUBLIC UNIVERSITY

ABSTRACT

The research purpose was to identify what percentage of the required titles for the education programs are in the library of a public university. This study was non-experimental research designed to diagnose bibliographic heap of a library, for do it we used a non-probabilistic sample of educational programs; the sample is composed by 19 of the 33 educational programs. The content analysis was used to analyze the literature from them. The main results indicated that uniquely 66.30% of the titles suggested by evaluator of quality and efficiency of the curriculum are located at library; this information will serve to enhance development of the bibliography of university library.

JEL: I23, L32, M19

KEYWORDS: Collections Assessment, University Libraries, Mexican Public Universities

INTRODUCCIÓN

Hoy en día no existen elementos para determinar si la colección bibliográfica de las bibliotecas universitarias satisface las necesidades de los programas educativos y si ésta alcanza los indicadores señalados por los organismos evaluadores de la calidad académica. Surgen las preguntas: ¿Cuántos de los libros incluidos en las cartas descriptivas se localizan en la biblioteca universitaria? ¿Los títulos existentes en la biblioteca cumplen con los requerimientos de los Comités Interinstitucionales de la Educación Superior (CIEES)? A fin de responder a las interrogantes se plantea el objetivo de este trabajo que consiste en identificar qué porcentaje de títulos requeridos, por CIEES, para los programas educativos se localizan

en el acervo bibliográfico de la biblioteca del campus de una universidad pública. Este estudio dará a conocer el nivel de existencia del acervo en cantidad y accesibilidad de tal manera que se ajuste a las necesidades de los programas educativos (número de títulos de la bibliografía básica recomendada y su disponibilidad).

REVISIÓN DE LA LITERATURA

Las bibliotecas universitarias proporcionan servicios de información y forman parte de una institución de educación superior integrada por estudiantes, profesores, investigadores y personal de la institución. Por lo tanto para que una universidad se aprecie de ser buena institución, debe contar con una biblioteca que tenga una colección que ayude a los usuarios en transformar la información en saber (Zavala, 2009). Baunocore (1976) expresó “en la actividad bibliotecaria debemos distinguir dos fases o momentos: uno que determina los fines específicos que la biblioteca propone de conformidad con los intereses, necesidades y aspiraciones de la comunicad (política bibliotecaria), y otro que establece las formas, modos y medios para alcanzar adecuadamente los fines y directivas que la política traza a la institución (administración bibliotecaria)” p.34. Una buena biblioteca debe contar con una amplia variedad de recursos bibliográficos o colecciones; en términos generales, una colección se integra por todos los documentos que una biblioteca proporciona a sus usuarios (documentos en papel o bases de datos accesibles en línea), por lo que evaluarla constituye todo un reto.

Pero definir qué es una colección de materiales de una biblioteca supone un proceso complejo y complicado debido a la creciente diversidad de soportes y formatos. La *Enciclopedia of Library and Information Science* la define como: “la suma total de materiales bibliotecarios –libros, manuscritos, publicaciones seriadas, [...], folletos, catálogos, ...- que constituyen los fondos de una colección particular” (Fuentes, 2007:92). En resumen, una colección se integra por todos los documentos que una biblioteca proporciona a sus usuarios (documentos en papel o bases de datos accesibles en línea), por lo que evaluarla constituye todo un reto. La literatura especializada revela dos enfoques para la evaluación de colecciones: (1) El enfoque centrado en los usuarios: comportamiento de la colección y (2) El enfoque centrado en los materiales: características de las colecciones (Pérez, 2002). En México, estudios sobre el particular reportan una evaluación de la colección (acervo) normada por los CIEES, organismo que surge a partir de la CONAEVA (Comisión Nacional para la Evaluación de la Educación Superior), como un acuerdo de universidades cuya función principal es la evaluación del sistema educativo. CIEES es el conjunto de comités conformado por grupos de académicos colegiados que pertenecen a las diferentes universidades de México con el propósito común de fortalecer la calidad y eficiencia de la educación superior (Cházaro, 2005) a través de la evaluación diagnóstica de los programas académicos y funciones institucionales

METODOLOGIA

La investigación trata de un estudio transversal con diseño no experimental, caracterizado como descriptivo. El universo se constituye por el acervo bibliográfico de la biblioteca de una universidad pública (multicampus) del estado de Baja California perteneciente a la región noroeste de la República Mexicana. Se trabajó con un muestreo no probabilístico y el análisis incluyó solamente 19 programas educativos (planes de estudio) de los 33 existentes en el campus lo que equivale al 57.58% y los datos se trabajaron durante los meses de enero a junio de 2014.

La ayuda metodológica para la consecución de los objetivos se basa en el método de la observación, concretamente en el Análisis de Contenido que puede aplicarse a cualquier forma de comunicación. De acuerdo con Martínez, et al., (2008:125) es una “técnica que obtiene información mediante la observación sistemática y descripción cuantitativa del contenido manifiesto en comunicaciones escritas...”, el objetivo del análisis es identificar determinados componentes de los documentos escritos (Fernández, 2002), en el

caso de este estudio se utiliza para analizar el contenido de la bibliografía reportada en las cartas descriptivas de los programas educativos y compararla contra los libros existentes en la biblioteca.

El procedimiento se llevó a cabo en tres etapas: (1) Revisión de la bibliografía indicada en las cartas descriptivas de los programas educativos de las licenciaturas se ofertan en el campus de la universidad pública referida, (2) Revisión del acervo existente en el OPAC (*On line Public Access Catalog*) de la biblioteca, (3) Comparación entre el listado de la bibliografía de las cartas descriptivas contra el listado del acervo existente en la biblioteca, (4) Determinación del porcentaje de cumplimiento en títulos existente en la biblioteca, tomando como referencia el requerimiento señalado por CIEES para cada plan de estudios plan de estudio. Los requerimientos establecidos por CIEES se determinaron considerando que se sugiere como mínimo 5 títulos por cada asignatura del plan de estudios (CIEES, 1994), por lo que para su cálculo se multiplicó el número de asignaturas del plan de estudio de la carrera por 5.

RESULTADOS

Los requerimientos de CIEES para los 19 programas educativos (planes de estudio) incluyen 4,015 títulos, éstos fueron comparados con el listado de títulos que arrojó el acervo existente en el OPAC, encontrado que únicamente aparecen 2,662 títulos lo cual significa que en la biblioteca solo existe el 66.30% del acervo sugerido por el organismo evaluador.

Diagnóstico de la Colección Por Biblioteca Tomando Como Referencia el Indicador de CIEES

Biblioteca de la Unidad San Quintín: Respecto a las Dependencias académicas de la unidad San Quintín, se evaluó un plan de estudios detectando que para la carrera de Ingeniero agrónomo el porcentaje de cumplimiento en títulos en del 68.7%. En esta unidad, de los 230 títulos que como mínimo deben encontrarse en la biblioteca para la carrera de Ingeniero agrónomo solo se encontraron 158 equivalente al 68.70% del total; esto indica que 6.9 de cada 10 títulos requeridos se ubican en la biblioteca, cifra que no cumple con los indicadores establecidos por CIEES.

Biblioteca de la Unidad Valle Dorado: Por lo que refiere a las Dependencias académicas de la unidad Valle Dorado, se evaluaron 8 planes de estudio encontrando que las carreras de Contaduría, Administración de empresas e Informática son las más favorecidas en lo que refiere al acervo bibliográfico existente en biblioteca, ya que cumplen con el 86.57% del indicador requerido por CIEES mientras que el programa menos favorecido es el de la carrera de médico con apenas el 32.79% de cumplimiento. En esta unidad, de los 1,745 títulos que como mínimo deben encontrarse en la biblioteca solo se encontraron 1,166 equivalente al 66.82% del total; esto indica que 6.6 de cada 10 títulos requeridos se ubican en la biblioteca, cifra que no cumple con los indicadores establecidos por CIEES, el cual debe alcanzar el 100%. También el análisis reveló que la Escuela de Ciencias de la Salud es la dependencia académica con un porcentaje menor de cumplimiento y de sus planes de estudios, la carrera de médico con un cumplimiento solo del 32.79% es quien requiere mayor atención en las adquisiciones de material bibliográfico de manera que logre cumplir con los estándares del organismo evaluador.

Biblioteca de la Unidad Ensenada (El Sauzal): En el caso de las Dependencias académicas de la unidad Ensenada, se evaluaron 10 planes de estudio encontrando que los programas educativos de Ingeniería en computación, Biología e Ingeniería industrial son los más favorecidos en lo que refiere al acervo bibliográfico existente en biblioteca, ya que cumplen con el 100%, 95.59% y 93.33% respectivamente del indicador requerido por CIEES mientras que el programa menos favorecido es el menos favorecido el de Ciencias ambientales con apenas el 15.26% de cumplimiento.

En esta unidad, de los 2,040 títulos que como mínimo deben encontrarse en la biblioteca solo se encontraron 1,338 equivalente al 65.59% del total; esto indica que 6.6 de cada 10 títulos requeridos se ubican en la biblioteca, cifra que no cumple con los indicadores establecidos por CIEES. También el análisis reveló que la Facultad de Ciencias Marinas es la dependencia académica con un porcentaje menor de cumplimiento; y, de sus planes de estudios, la carrera de Ciencias ambientales con un cumplimiento solo del 15.26% es quien requiere mayor atención en las adquisiciones de material bibliográfico de manera que logre cumplir con los estándares del organismo evaluador.

CONCLUSIONES

En este estudio se planteó como objetivo identificar qué porcentaje de títulos requeridos, por CIEES, para los programas educativos se localizan en el acervo bibliográfico de la biblioteca del campus de una universidad pública, para lo cual se utilizó el análisis de contenido comparando el indicador de los CIEES para la bibliografía de los planes de estudio contra el listado del acervo existente en la biblioteca. El examen de la información se reveló que en la biblioteca del campus Ensenada solo existe el 66.30% del acervo sugerido por el CIEES (organismo evaluador de la calidad y eficiencia de los planes de estudio). La realización de este diagnóstico pone de manifiesto que, aun con todos los esfuerzos, la gestión de los recursos de la biblioteca no ha alcanzado las metas previstas por lo cual es necesario un mayor apoyo para fortalecer el desarrollo de su acervo bibliográfico ya que no se está cubriendo las necesidades de los programas de educativos en cuestión de material bibliográfico.

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BIOGRAFÍA

M.A. Ma. Del Carmen Toledo Sánchez, Maestra en Administración y estudiante del Doctorado en Ciencias Administrativas de la UABC, se desempeña como Jefe de la biblioteca del campus Ensenada de la UABC. Correo Electrónico:

Dra. Sonia Elizabeth Maldonado-Radillo, Doctora en Ciencias Administrativas; se desempeña como académico y Jefe del Departamento de Auditoría Interna de la UABC del campus Ensenada. Correo electrónico:

Dra. Lourdes Evelyn Apodaca Del Ángel, Doctora en Ciencias Administrativas, se desempeña como académico en la Facultad de Ingeniería y Negocios de la UABC con sede en Tecate, B.C. Correo Electrónico:

LA MOTIVACIÓN Y SU RELACIÓN CON LA PRODUCTIVIDAD LABORAL DEL PERSONAL ADMINISTRATIVO DE LA EMPRESA ELECTRIC S.A. DE C.V. EN TIJUANA BAJA CALIFORNIA

Adriana Silva-Padilla, Universidad Autónoma de Baja California
María Virginia Flores-Ortíz, Universidad Autónoma de Baja California

RESUMEN

Como es bien sabido, las industrias son esenciales para cada país puesto que representan la base principal de la economía mundial. Hoy en día son indispensables, incluso, para la vida cotidiana ya que -entre otras cosas- nos brindan satisfactores para nuestras necesidades básicas. A nivel mundial, la industria electrónica es una de las industrias de mayor dinamismo y se encuentra estrechamente vinculada a la continua innovación y al desarrollo de nuevas tecnologías de vanguardia contribuyendo, de manera relevante, al desarrollo económico y social de los países con alta participación. Para México, la industria electrónica es prioritaria para el gobierno no solamente por su contribución a las exportaciones, sino también porque es una importante generadora de empleos. Así, en un mundo tan competitivo y globalizado como el actual, donde la oferta de bienes y servicios se desborda a la orden del día y, donde las descargas publicitarias son cada vez más fuertes, las empresas buscan valores agregados que constituyan un beneficio diferencial para que su personal este mayormente motivado y sea más productivo obteniendo, así, cierto margen de distinción con relación a la competencia.

PALABRAS CLAVES: Motivación, Productividad, Industria Electrónica

JEL: L20, L25, L94, M14, M51

MOTIVATION AND ITS RELATIONSHIP WITH THE LABOUR PRODUCTIVITY OF ADMINISTRATIVE STAFF THE COMPANY ELECTRIC S.A. DE C.V. IN TIJUANA, B.C., MÉXICO

ABSTRACT

As we know, industries are essential for every country. It represents the main base of the world economy furthermore they are essential in everyday life because they provide our basic satisfactors. At a global level, the electronic industry is one of the most dynamic industries and is closely related to the continuous innovation and development of new advanced technologies contributing relevantly to economic and social development of countries with high participation. In Mexico, the electronics industry is a priority for the government not only for its contribution to exports, but also because it is an important generator of jobs In a competitive world, where the demand of goods and services overflows the agenda, companies should look for added values that constitute a benefit and differentiate themselves to have personal largely motivated and more productive getting obtained a margin of distinction between their competitors.

KEYWORDS: Motivation, Productivity, Electronic Industry

JEL: L20, L25, L94, M14, M51

INTRODUCCIÓN

La motivación de personal es un tema relativamente añejo, aunque indudablemente vigente. Nace con la transformación de los talleres artesanales en fábricas industriales y, llega hasta nuestros días en los que el potencial del talento humano se pondera como el elemento central de la competitividad de las empresas. El papel de las personas en la organización empresarial se ha transformado a lo largo del siglo XX. En sus inicios, se hablaba de un concepto de mano de obra; posteriormente se introdujo el concepto de recursos humanos, que consideraba al individuo como un recurso más a gestionar en la empresa. Sin embargo, en la actualidad se habla de personas, motivación, talento, conocimiento, creatividad. Se considera que el factor clave de la organización son las personas ya que en éstas reside el conocimiento y la creatividad. Dentro de la administración, pudiésemos pensar en la motivación como un tema demasiado trillado; no obstante, su importancia es tal que, no deja de representar un elemento clave para que el recurso humano alcance su pleno desarrollo y, por ende, logre los objetivos de la empresa. En ese sentido, en una sociedad cada día más compleja en donde la competencia es una constante cotidiana, el alentar la disponibilidad continua de las personas hacia el trabajo productivo puede tener consecuencias muy provechosas al procurar que estas se sientan estimuladas.

En palabras concretas, las empresas deben preocuparse por mantener motivados a sus trabajadores en beneficio de toda la organización. (De la Cruz, 2009). En la actualidad, las organizaciones pueden llegar a sufrir una serie de problemas relacionados con el desempeño humano. Esta anomalía se puede medir con el alarmante incremento de los índices de rotación y ausentismo del personal, así como de una baja en la calidad de la producción que presentan las empresas. Una de las causas del problema pudiera ser que los trabajos no se han diseñado en forma tal que desarrollen la motivación y la satisfacción en el ejecutor. Debemos estar conscientes de que los tiempos cambian y la competencia por el mercado, en consecuencia, modifica los patrones para retener al capital humano, capacitarlo, desarrollar sus habilidades en pos -desde luego- de lograr las metas de producción y productividad que se traduzcan en ventas y números negros. (Jaramillo, 2011).

Por eso la importancia de analizar la importancia de la motivación y su relación con la productividad laboral en la industria electrónica ya que esta opera en un mercado altamente globalizado y cada vez más especializado, por lo cual las empresas deben competir fuertemente a fin de encontrar los medios que les permitan satisfacer las necesidades de los clientes, quienes -de más está decir- cada vez son más exigentes y, en consecuencia, los países sedes de las grandes inversiones son aquellos capaces de ofrecer las condiciones que las empresas requieren a través -y, sólo por mencionar- de la promoción de políticas agresivas. (DGIPAT, 2013).

REVISIÓN LITERARIA

Actualmente, la industria electrónica opera en un mercado altamente globalizado y cada vez más especializado, por lo cual las empresas deben competir fuertemente a fin de encontrar los medios que les permitan satisfacer las necesidades de los clientes, quienes -de más está decir- cada vez son más exigentes y, en consecuencia, los países sedes de las grandes inversiones son aquellos capaces de ofrecer las condiciones que las empresas requieren a través -y, sólo por mencionar- de la promoción de políticas agresivas. (DGIPAT, 2013). Bajo las consideraciones anteriores, encontramos que la industria electrónica en México se conforma de dos ramas principales, mismas que provienen del subsector de productos metálicos, maquinaria y equipo, dentro del sector de la manufactura. Así, en el país, la Industria Electrónica se constituye por dos grandes grupos industriales; el primero y de mayor importancia en el nivel de empleo es el que opera como Industria Maquiladora y el segundo grupo se conforma por empresas asociadas a la Cámara Nacional de la Industria Electrónica de Telecomunicaciones y Tecnologías de la Información (CANIETI) con mayoría del capital Nacional. La industria electrónica captó 5,493 millones de dólares por Inversión Extranjera Directa (IED) del 2007 al 2012, de los cuales, 78.8% se canalizó en cinco estados, de

acuerdo con datos de la de la Dirección General de Industrias Pesadas y de Alta Tecnología de la Secretaría de Economía. Se trata de Jalisco, el cual concentró 19.8%; Estado de México, con 17.7%; Chihuahua, con 17.3%; Baja California, con 13.4%, y Tamaulipas, con 10.6 por ciento. (DGIPAT, 2013).

La Motivación y Su Relación con la Productividad

La motivación es un concepto fundamental explicativo relacionado con él "por qué" del comportamiento. Los organismos experimentan, constantemente, necesidades o deseos que les impulsan a actuar. Cuando un individuo se ve impedido a alcanzar una meta o evitar alguna consecuencia indeseable, entonces tenemos evidencia de necesidad de motivación. Así pues, para alcanzar mejores niveles de productividad se requiere que los empleados deseen hacer el trabajo (motivación), posean la capacidad para hacer el trabajo (habilidad) y, cuenten con los recursos necesarios (materiales, métodos, equipo, etc.) para poder realizarlo. De esta manera, la importancia del proceso de motivación radica en volver perceptible la deficiencia en la satisfacción de la necesidad que experimentan los trabajadores, y de cómo buscan maneras de satisfacerla, dando lugar a la elección de un comportamiento específico que va dirigido a una meta y que, por ende, en ocasiones afecta el alcance de la misma.

Diversos autores han escrito acerca del tema de la motivación, entre ellos podemos mencionar los siguientes: (Robbins, 2005), dice que es la voluntad de ejercer altos niveles de esfuerzos hacia las metas organizacionales, condicionados por la habilidad del esfuerzo de satisfacer alguna necesidad individual como la motivación general que concierne al esfuerzo hacia cualquier meta. (Reeve, 2010), la define como la necesidad o impulso interno de un individuo que lo mueve hacia una acción orientada a un objetivo. El grado del impulso dependerá del nivel percibido de satisfacción que pueda lograrse por el objetivo, asimismo De la Cruz (2009), como un punto a considerar siempre es que la motivación requiere del descubrimiento y comprensión de los impulsos y necesidades de los empleados, los cuales tienen origen en los individuos, por ello es preciso reforzar los actos positivos realizados a favor de la organización.

La motivación no solo es el pago justo, o un salario grande, tampoco son acciones mágicas de formadores especializados en motivación para que lleguen con formulas mágicas intentando que la gente cambie la percepción de una realidad negativa. La motivación es básica en la productividad, pero no llegan en píldoras ni tampoco con mensajes de internet, solo se logra cuando una empresa se atreve a enfrentar los obstáculos y elementos dañinos de su cultura organizacional. (González, 2010). Por lo tanto de acuerdo a (González, 2010), por más que se le hable al personal de la necesidad de estar motivado, por más que lo exija la gerencia, que se realicen campañas en el interior de la misma, si el personal no cuenta con los factores higiénicos de la empresa, es decir, que tenga un ambiente agradable libre de tensiones, una cultura organizacional que estimule la participación y la opinión, que incite al aporte, si el gerente o algunos de sus directivos son odiosos o repulsivos, si el personal en pocas palabras hace lo que debe hacer pero no hay ese ambiente favorable que lo incite a hacerlo con amor, la motivación estará afectada, y esto se reflejará en la productividad, presentándose indicadores bajos de productividad y por ende de ventas e ingresos, y pueden aumentar las reclamaciones de clientes, ausentismos de personal y re-procesos.

De acuerdo con Mora (2010), para aumentar la productividad de la empresa, entra a jugar un rol especial la implementación de estrategias básicas de motivación entre jefes y empleados que se basa en cuatro pilares esenciales; fraternidad, contexto, compartir triunfos y ser valorados. Demostrar que la vida personal de sus trabajadores importa y el transmitir apoyo personal, logrará hacer que el empleado encuentre en la oficina más que un lugar de productividad un segundo hogar. Al sentirse el empleado valorado y respaldado, con seguridad responderá positivamente y asumirá una mayor responsabilidad frente a la empresa. Asimismo (Mora, 2010), hace mención de que todos conocen como son los niveles de productividad con una relación formal entre jefe y empleado en la cual exista una buena relación entre jefe y empleado puesto conllevará a que el empleado realice mejor su trabajo y se sienta mejor. Asimismo el compartir los objetivos con los empleados para hacerlos sentir parte de sus triunfos es otra manera de que los empleados

formen parte de algo superior a ellos como individuos, por lo que es trascendental que las organizaciones hagan partícipes a los empleados de los triunfos corporativos, para que cada uno sienta como propia la victoria general de la compañía y así, se esfuerce cada vez más por aportar su granito de arena para cumplir los objetivos plasmados. (Mora, 2010)

Instrumentos del Clima Organizacional

De acuerdo con (Lam y Flores, 2010), hacen referencia en una investigación que Instrumento de medición WES. La evaluación del clima se realizará usando la *Work Environment Scale* (WES) de Moos (1974). Este instrumento con respuesta dicotómica verdad/falso, evalúa las siguientes dimensiones del clima organizacional: Implicación. Esta dimensión mide hasta qué punto los empleados se sienten implicados en su trabajo. Cohesión. Esta dimensión se basa en las relaciones de amistad y apoyo en que viven los trabajadores entre sí. Apoyo. Esta dimensión se refiere al apoyo y el estímulo que da la dirección a sus empleados. Autonomía. Este factor se refiere al grado en que la organización anima a sus trabajadores a ser autónomos y a tomar sus decisiones. Organización. Este elemento se refiere al punto en que el clima estimula la planificación y la eficacia en el trabajo. Presión. Esta dimensión se basa en la presión que ejerce la dirección sobre los empleados para que se lleve a cabo el trabajo. Claridad. Esta dimensión mide hasta qué punto los reglamentos y las políticas se explican claramente a los trabajadores. Control. Este factor se refiere a los reglamentos y a las presiones que puede utilizar la dirección para controlar a los empleados. Innovación. Este rasgo mide la importancia que la dirección puede dar al cambio y a las nuevas formas de llevar a cabo el trabajo. Comodidad. Esta dimensión hace referencia a los esfuerzos que realiza la dirección para crear un ambiente físico sano y agradable para sus empleados.

Las dimensiones de implicación, cohesión y apoyo conforman el factor de relaciones interpersonales; las dimensiones de autonomía, organización y presión se agrupan en el factor de autorrealización; y, finalmente, las dimensiones de claridad, control, innovación y comodidad dan lugar al factor de estabilidad/cambio. Para el presente trabajo se realiza una adaptación al instrumento de medición WES para poder aplicarse a la empresa Electric, S.A., al ensamble de productos electrónicos, en la cual solo se utilizan las variables independientes de satisfacción laboral, condiciones de trabajo, relaciones interpersonales y políticas de la organización.

MÉTODO

Mediante técnicas específicas es posible medir la motivación del personal de una empresa en un determinado tiempo y lugar. En este proyecto se aplica el modelo *Work Environment Scale* (WES) para medir la motivación de personal en una empresa dedicada al ensamble de productos electrónicos. El enfoque de este estudio es de tipo cuantitativo, con un alcance descriptivo y correlacional.

JUSTIFICACIÓN

El proceso de motivación en el que los trabajadores experimentan la deficiencia en la satisfacción de una necesidad, y de cómo buscan maneras de satisfacerla, dando lugar a la elección de un comportamiento específico que va dirigido a una meta, representan la justificación del presente trabajo de investigación. Se pretende corroborar el hecho de que para determinar que la motivación tiene relación con la productividad laboral del personal administrativo de la empresa "ELECTRIC S.A. de C.V." en Tijuana Baja California, México, se requiere que los empleados deseen hacer el trabajo, es decir que se encuentren motivados, que tengan la capacidad y habilidad para hacer el trabajo contando con los recursos necesarios tales como materiales, métodos y equipo para poder realizarlo.

Objetivos

Objetivo General: Determinar los factores motivacionales y analizar su relación con la productividad laboral del personal administrativo de la empresa “ELECTRIC S.A. de C.V.” en Tijuana Baja California.

Objetivos específicos
 L Determinar la relación que existe entre motivación y la productividad.
 Establecer los indicadores que permitan evaluar la motivación del personal en función de la productividad.

Operacionalización de las Variables

Tabla 1: Se Muestra la Operacionalización de las Variables a Nivel Conceptual

Variable Dependiente	Definición Conceptual	Variables Independientes	Definición Conceptual	Indicadores	Instrumento
Motivación y su relación con la productividad laboral.	Motivación. (Robbins, 2005), dice que es la voluntad de ejercer altos niveles de esfuerzos hacia las metas organizacionales, condicionados por la habilidad del esfuerzo de satisfacer alguna necesidad individual como la motivación general que concierne al esfuerzo hacia cualquier meta. (Reeve, 2010), la define como la necesidad o impulso interno de un individuo que lo mueve hacia una acción orientada a un objetivo. Productividad. Mora (2010), para aumentar la productividad de la empresa, entra a jugar un rol especial la implementación de estrategias básicas de motivación entre jefes y empleados que se basa en cuatro pilares esenciales; fraternidad, contexto, compartir triunfos y ser valorados. Demostrar que la vida personal de sus trabajadores importa y el transmitir apoyo personal, logrará hacer que el empleado encuentre en la oficina más que un lugar de productividad un segundo hogar. Al sentirse el empleado valorado y respaldado, con	Satisfacción en el trabajo	Robbins, (2004). Hace mención que es la actitud general del individuo hacia su trabajo. Una persona con gran satisfacción con el trabajo tiene actitudes positivas, mientras que aquella que se siente insatisfecha alberga actitudes negativas.	Claro entendimiento respecto a las funciones y competencias requeridas para la ejecución del puesto, así como de la flexibilidad que en éste se tiene para incrementar su desempeño a través de la capacitación.	Cuestionario
		Condiciones de trabajo	Las condiciones de trabajo inciden especialmente sobre la calidad de vida laboral en general y sobre la salud y el bienestar psicológico en particular; sobre la motivación y la satisfacción laborales y sobre la implicación con el trabajo; sobre patologías profesionales (desgaste físico y psicológico); sobre el rendimiento laboral y sobre disfunciones organizacionales (Blanch et. Al, 2003)	La distribución física y geográfica del área, así como las herramientas necesarias para el flujo de trabajo e información.	Cuestionario
		Relaciones interpersonales de trabajo	Las relaciones conforman una parte esencial del sentido que el ser humano le da a su propia existencia. Es difícil imaginar una vida carente de cualquier tipo de relación. La percepción del mundo y la del propio individuo pasa inevitablemente por el filtro de la interacción que se mantiene con los demás. Eso no significa que la soledad también pueda constituirse como una	Conocimiento y percepción sobre las responsabilidades, funciones y relaciones interpersonales entre los diferentes empleados que conforman el equipo de trabajo.	Cuestionario

seguridad responderá positivamente y asumirá una mayor responsabilidad frente a la empresa.

alternativa tan deseada como deseable, pero nunca de un modo excluyente, sino complementario. (Lozoya, 2013)

Políticas de organización	de	Le dan a las organizaciones el marco bajo el cual se espera que sus colaboradores ejecuten su trabajo, definiendo los límites de autoridad, responsabilidad, las conductas tanto permitidas como no permitidas para el cumplimiento de las metas, así como reflejan el apetito de riesgo de la organización en las actividades que desarrolla, pues de las mismas parten los procedimientos implementados y ejecutados en todos los niveles, reduciendo así la exposición al riesgo de que los individuos tomen las acciones que a su criterio consideran a bien desarrollar y las cuales pueden atentar contra los intereses de la organización.	Interés de la organización por el desarrollo y trayectoria personal en la organización.	Cuestionario
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La tabla muestra la operacionalización de las variables a nivel conceptual. Fuente elaboración propia (2014)

Muestra

Se realizó un censo a 50 empleados, en los distintos departamentos en relación al número total de empleados de la empresa Electric S.A. de C.V. en la ciudad de Tijuana, Baja California, México, hasta el momento se encuentran encuestados en su totalidad. A los empleados se les aplicará un cuestionario de 40 preguntas para identificar el sentido de compromiso como estrategia de la motivación, utilizando el instrumento *Work Environment Scale* (WES) de Moos (1974), utilizando una escala de *lickert*. Se elaboró una base de datos en SPSS y se están aplicando las encuestas para realizar la prueba piloto y validar el instrumento a través del *alpha de cronbach*. Una vez validado el instrumento se iniciará con las encuestas a todos los sujetos de estudio y posteriormente se realizará el respectivo análisis y su interpretación. Se procederá con la realización de los cuadros y gráficos que permitirán determinar si la motivación incide de manera directa en la con la productividad laboral del personal administrativo de la empresa Electric S.A. de C.V. de Tijuana B.C., México.

Validación del Instrumento

A los empleados se les aplicó un cuestionario conformado de 40 preguntas, el cual fue validado relacionado al tema de estudio. Se utilizó una escala de medición de *likert*. Se elaboraron los cuadros que permiten un

análisis de los factores que inciden en la competitividad de las franquicias de comida rápida. La validez del cuestionario se determinó mediante el coeficiente de confiabilidad de *Alfa-Cronbach*, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .810, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable). A continuación se muestra en la Tabla 2.

Tabla 2: Análisis de Fiabilidad

Alfa de Cronbach	No. De Elementos
0.810	40

En la tabla se muestra la validez del cuestionario se determinó mediante el coeficiente de confiabilidad de Alfa-Cronbach, por medio del programa SPSS: el resultado arrojado por dicho programa fue de 0.810, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable.). Fuente: elaboración propias con datos del spss (2014)

RESULTADOS

Correlaciones Bivariadas (Matriz De Pearson) de las Variables Independientes

Para determinar las variables en las que existe correlación se utilizó la Matriz de Correlación de *Pearson*. Los resultados de las correlaciones permiten concluir que las variables están relacionadas con entre sí: Se propone como estrategia de investigación que, a partir de la evidencia empírica que arroja la matriz de coeficientes de correlación de *Pearson*, considerar sólo aquellas correlaciones significativas al rango de 0.01 y 0.05 y de una magnitud igual o mayor a 0.50, lo cual representa una correlación positiva de moderada a fuerte. Como se muestra en la Tabla 3. Resultando las variables independientes con una correlación más alta de acuerdo al criterio establecido con anterioridad los factores que inciden de manera directa en la motivación y su relación con la productividad laboral del personal administrativo de la empresa Electric S.A. de C.V. de Tijuana B.C., México.

Tabla 3: Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables

Correlación entre variables	
Satisfacción Laboral	0.715
Condiciones de Trabajo	0.623
Relaciones Interpersonales	0.676
Políticas de la Organización	0.635

*En la tabla se observan las correlaciones que resultaron del análisis estadístico a través del SPSS 15. Se muestran las correlaciones más altas con respecto a las variables independientes, dando como resultado que la que la satisfacción laboral incide de manera directa en la motivación y su relación con la productividad en un 0.715, las condiciones de trabajo inciden en un 0.623, las relaciones interpersonales en un 0.676 y las políticas de la organización en un 0.635 presentando correlaciones significativas en el nivel de 0.01. Fuente: elaboración propia (2014) **La correlación es significativa en el nivel 0.01 * La correlación es significativa en el nivel 0.05*

Los resultados de las correlaciones anteriores permiten concluir que las variables de satisfacción laboral, condiciones de trabajo, relaciones interpersonales y políticas de la organización, inciden de manera directa en la motivación y su relación con la productividad laboral del personal administrativo de la empresa Electric, S.A. de C.V. de Tijuana, B.C., México. Dando como resultado una correlación de 0.715 en la satisfacción laboral ya que los empleados tienen definidas claramente sus funciones de su puesto y los límites de sus responsabilidades, asimismo para desempeñar las funciones de su puesto tienen que hacer un esfuerzo adicional y retador en el trabajo, les gusta su trabajo, tienen las competencias que el puesto

requiere, la flexibilidad de cómo hacer su trabajo siempre y cuando alcancen los mejores resultados, le gustaría seguir trabajando en su área de trabajo, consideran justa la remuneración económica y los beneficios que reciben dadas las funciones del puesto y por último consideran que necesitan capacitación en alguna área de su interés que formen parte de su desarrollo dentro de la empresa. En cuanto a las condiciones de trabajo la correlación es de 0.623, siendo la más alta de las variables porque los empleados consideran que la distribución geográfica del área de trabajo contribuye al flujo de sus actividades e información, cuentan con el equipo necesario para ejecutar sus labores y las bases de datos existentes en sus departamentos facilitan el trabajo. La correlación de las relaciones interpersonales tiene como resultado 0.676, porque las relaciones interpersonales son cordiales y abiertas entre los miembros de su equipo de trabajo o departamento y entre los miembros de la organización, asimismo conocer las responsabilidades y funciones de sus compañeros de trabajo en su área o centro, de su jefe y del personal de otras áreas o departamentos.

Hay evidencia de que la falta de conocimiento sobre las funciones del personal de algún departamento ha provocado quedar mal con los clientes, por lo mismo bajo las mismas circunstancias y condiciones se perciben diferencias en las cargas de trabajo, reciben la información de manera oportuna que requieren para su trabajo, existe evidencia de que en su área se trabaja en equipo exitosamente, sus compañeros y el empleado saben quien es el cliente final y se apoyan para servir al cliente, por lo tanto consideran que sus compañeros de trabajo necesitan capacitación en ciertas áreas importantes para desempeñar ese trabajo. Por último sobre las políticas de la organización que tiene como resultado 0.623, los empleados consideran que los eventos de convivencia que lleva a cabo la empresa cumplen con el objetivo de lograr el acercamiento entre el personal de la empresa, por lo tanto la dirección se interesa por su futuro profesional al definir capacitaciones y planes de vida y carrera, las promociones se otorgan a quien cubre con los requerimientos del puesto, cuando se presenta una vacante, primero se busca dentro de la misma organización al posible candidato, los empleados rara vez han pensado en dejar la empresa. Las metas de la planta se establecen en sus áreas de trabajo y constituyen un incentivo alcanzable y se sienten comprometidos para alcanzarlas dentro de los periodos fijados. La dirección manifiesta sus objetivos de tal forma que crea un sentido común de misión e identidad entre sus empleados, existe comunicación que apoya el logro de los objetivos de la empresa y por último existe el reconocimiento de la dirección para los empleados por sus esfuerzos y aportaciones al logro de los objetivos y metas de la organización.

CONCLUSIONES

En base a la literatura revisada y de acuerdo con los resultados obtenidos a raíz de la aplicación del instrumento de medición, podemos concluir que –en definitiva– es difícil comprender las relaciones con y entre las personas sin un conocimiento mínimo de la motivación y de su comportamiento. La motivación es un concepto fundamental explicativo relacionado con él "por qué" del comportamiento. Los organismos experimentan, constantemente, necesidades o deseos que les impulsan a actuar. Cuando un individuo se ve impedido a alcanzar una meta o evitar alguna consecuencia indeseable, entonces tenemos evidencia de necesidad de motivación. Así pues, para alcanzar mejores niveles de productividad se requiere que los empleados deseen hacer el trabajo (motivación), posean la capacidad para hacer el trabajo (habilidad) y, cuenten con los recursos necesarios (materiales, métodos, equipo, etc.) para poder realizarlo. De esta manera, la importancia del proceso de motivación radica en volver perceptible la deficiencia en la satisfacción de la necesidad que experimentan los trabajadores, y de cómo buscan maneras de satisfacerla, dando lugar a la elección de un comportamiento específico que va dirigido a una meta y que, por ende, en ocasiones afecta el alcance de la misma.

Los resultados de las correlaciones permiten concluir que las variables de satisfacción laboral, condiciones de trabajo, relaciones interpersonales y políticas de la organización, inciden de manera directa en la motivación y su relación con la productividad laboral del personal administrativo de la empresa Electric, S.A. de C.V. de Tijuana, B.C., México. Debido a que la que la satisfacción laboral incide de manera directa

en la motivación y su relación con la productividad en un 0.715, las condiciones de trabajo inciden en un 0.623, las relaciones interpersonales en un 0.676 y las políticas de la organización en un 0.635. Por lo tanto dando como resultado una correlación de 0.715 en la satisfacción laboral ya que los empleados tienen definidas claramente sus funciones de su puesto y los límites de sus responsabilidades, asimismo para desempeñar las funciones de su puesto tienen que hacer un esfuerzo adicional y retador en el trabajo tienen las competencias que el puesto requiere. En cuanto a las condiciones de trabajo la correlación es de 0.623, ya que los empleados consideran que la distribución geográfica del área de trabajo contribuye al flujo de sus actividades e información, cuentan con el equipo necesario para ejecutar sus labores y las bases de datos existentes en sus departamentos facilitan el trabajo. La correlación de las relaciones interpersonales tiene como resultado 0.676, porque las relaciones interpersonales son cordiales y abiertas entre los miembros de su equipo de trabajo o departamento y entre los miembros de la organización, asimismo conocer las responsabilidades y funciones de sus compañeros de trabajo en su área o centro, de su jefe y del personal de otras áreas o departamentos.

Por último sobre las políticas de la organización que tiene como resultado 0.635, los empleados consideran que los eventos de convivencia que lleva a cabo la empresa cumplen con el objetivo de lograr el acercamiento entre el personal de la empresa, por lo tanto la dirección se interesa por su futuro profesional al definir capacitaciones y planes de vida y carrera, las promociones se otorgan a quien cubre con los requerimientos del puesto, cuando se presenta una vacante, primero se busca dentro de la misma organización al posible candidato, los empleados rara vez han pensado en dejar la empresa. En ese sentido, ELECTRIC S.A. DE C.V. deberá poner especial atención a los hallazgos que refieren primordialmente a cuestiones de capacitación y desarrollo profesional de su personal, ello, a través del uso oportuno de herramientas tales como los planes de carrera (lo que para efectos de la empresa se considera como “*Development review*” a fin de asegurar la satisfacción y pleno desarrollo de su gente. Si bien, en términos generales existe un equilibrio entre las condiciones de trabajo y, entre las relaciones interpersonales que en el ir y venir de su operación se manifiestan, habrá de considerarse el apego a aquellas dinámicas que permitan a la organización interactuar con mayor fluidez en el desarrollo y validación de la satisfacción de su plantilla. En otras palabras, se debe trabajar estrechamente con los distintos públicos internos (empleados), con el objeto de conocerlos más profundamente y poder verificar que cada uno de los empleados transpire el bienestar de su de la organización. Finalmente, podemos precisar que ELECTRIC SA DE CV, deberá continuar trabajando en motivar a su personal proveyéndoles ciertos estímulos para que, aquellos, adopten un determinado comportamiento deseado y, creen entonces las condiciones adecuadas para que aflore un determinado comportamiento en toda la organización y por ende, se logre el fin común: productividad.

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FACTORES DETERMINANTES EN LOS PROCESOS DE DESARROLLO DE NUEVOS PRODUCTOS EN LA INDUSTRIA AUTOMOTRIZ EN TIJUANA, B.C., MÉXICO

Fernando Urrea-García, Universidad Autónoma de Baja California
María Virginia Flores-Ortiz, Universidad Autónoma de Baja California

RESUMEN

El presente trabajo de investigación se busca determinar los factores para el desarrollo e introducción de nuevos productos en la industria automotriz en Tijuana B.C. México, así como aplicar y desarrollar la administración de nuevos productos de audio de metal, con el menor error o pérdidas para conservar la fuente de trabajo y la industria automotriz que puedan generar nuevos negocios cumpliendo con calidad, entrega en tiempo y forma y costos competitivos en la industria automotriz en Tijuana. Asimismo muestra la administración y plan en la modificación o introducción de nuevos productos que para la industria automotriz se tiene que cumplir con el estándar ISO/TS16949 en el cual tiene establecido seguir el plan y administrar el APAQ "Advanced Product Quality Planning" observando el cumplimiento de la cinco fases desde el plan, revisión, validación, aprobación y mejora continua, así como las etapas y directrices de la organización para la administración de nuevos productos con el propósito de comunicar y cumplir con los requerimientos de los clientes como método estructurado que tiene el propósito definir y establecer las medidas necesarias con el compromiso de la alta dirección.

PALABRAS CLAVES: desarrollo, nuevos productos, industria automotriz

JEL: L15, L23, L62, O14, O21

FACTORS IN THE PROCESS OF NEW PRODUCTS DEVELOPMENT IN THE AUTOMOTIVE INDUSTRY IN TIJUANA, BC, MEXICO

ABSTRACT

This research seeks to determine the factors in the development and introduction of new products in the automotive industry in Tijuana BC Mexico, as well as develop and implement new management audio products metal, with the slightest error or loss to preserve the labor supply and the auto industry that can generate new business in compliance with quality and timely delivery and competitive costs in the automotive industry in Tijuana. It also shows the administration and plan modification or introduction of new products for the automotive industry has to comply with the ISO/TS16949 standard which is set to follow the plan and manage the APAQ "Advanced Product Quality Planning" observing compliance the five phases from the plan, review, validation, approval and continuous improvement, as well as the steps and guidelines of the organization for the administration of new products in order to communicate and meet customer requirements as a method structured having in order to define and establish the necessary measures with the commitment of senior management.

KEYWORDS: Development, New Products, Automotive Industry

JEL: L15, L23, L62, O14, O21

INTRODUCCIÓN

El presente trabajo muestra las etapas y directrices de la organización para la administración de nuevos productos con el propósito de comunicar y cumplir con los requerimientos de los clientes como método estructurado que tiene el propósito definir y establecer las medidas necesarias con el compromiso de la alta dirección. La planificación considera en las cuatro primeras etapas la validación del producto y proceso para continuar con la aplicación en la quinta etapa y revisar si los clientes están satisfechos y en la búsqueda de la mejora continua, aplicando los conocimientos en los siguientes programas. Este trabajo se realiza en la Ciudad de Tijuana, Baja California, en donde se observa que la industria automotriz participa en la economía de la ciudad, estado y en el país, por tanto es importante lograr el desarrollo de nuevos productos como parte fundamental dentro de la organización. Inicialmente los antecedentes nos llevan a plantearnos la posible problemática existente, por lo que se han establecido los objetivos tanto para describir y analizar las herramientas clave y su uso para la calidad y métricos para la mejora continua, así como los factores para lograr el desarrollo y validación de la introducción de los mismos, analizando la importancia de la administración de nuevos productos de metal para audio, para conservar la industria manteniendo los empleos actuales y promocionando nuevos negocios.

La metodología desarrollada específicamente para la industria automotriz en la introducción de un nuevo producto representa un costo de miles de dólares, tanto para el desarrollo de la herramienta, producto y proceso como para lograr un seguimiento ordenado, con un mínimo de error y participación de todos los departamentos o funciones involucrados dentro de la organización, por tanto es necesaria la inversión y su uso adecuado. Por lo anterior, el reto más apremiante que la Industria Automotriz en Baja California enfrenta es la actualización de sus plantas con ciclos de producto cada vez más cortos, un sistema flexible, de manufactura esbelta, debe motivar a sus colaboradores para el logro de los objetivos, con un grupo de personal altamente preparado para conseguir un lanzamiento exitoso que las puedan mantener vigentes en el mercado nacional e internacional (Daft, 2011), que permita aumentar el nivel competitivo en sus tres vertientes nacional, estatal y local. La vertiginosidad de los negocios requieren alternativas de estudio para lograr resultados óptimos, por eso es de vital prioridad que las organizaciones logren mantenerse y/o insertarse en la vanguardia tecnológica. Hay un patrón distintivo de ajustar las innovaciones a las necesidades del cliente, utilizando la tecnología de forma más eficaz y contando con el apoyo para el proyecto de los gerentes de influencia en el nivel superior (Daft, 2011). Las innovaciones tecnológicas en la industria automotriz, incluyendo las generadas en las instituciones educativas y académicas y la asociación entre estas instancias deben considerar factores relevantes de ambas partes que les permita una retroalimentación y logren aumentar el nivel de competitividad del país.

REVISIÓN LITERARIA

De acuerdo a los Indicadores Clave Globales correspondientes al 2011, la producción mundial de autopartes fue de \$ 1, 208,267 millones de dólares (md), con un consumo mundial de \$1,175,853 md; el resto está distribuido entre Asia-Pacífico 58 por ciento con 697,507 md, Unión Europea 16 por ciento con 199,280 md, América del Norte 14 por ciento con 173,174, América Latina 5 por ciento con 60,125 md, y el resto del mundo 6 por ciento con 78,181 md, sin embargo, sólo el 5.6 por ciento de la producción de esta industria lo produce México representando exportaciones de \$45,587 md, e Importaciones de \$32,332 md con más de 1,100 empresas dedicadas a la manufacturas de autopartes (ProMéxico, 2012). En este mismo orden y dirección, la participación en la producción por países de América en 2011 queda en Estados Unidos con un 7.4 por ciento, México con un 5.6 por ciento, Brasil con un 4.2 por ciento y Canadá con un 1.3 por ciento (ProMéxico, 2012). La industria automotriz en México Las empresas mexicanas deben ser innovadoras y evolucionar ante los grandes retos que requiere la industria actual, ya que sólo el 5.6% de la producción mundial de esta industria lo produce México representando exportaciones de \$45,587 md, e importaciones de \$ 32,332 md con más de 1,100 empresas dedicadas a la manufactura de autopartes (ProMéxico, 2012). De acuerdo a los datos que arroja el boletín de prensa número 427/12 del INEGI nos informa que el Producto

Interno Bruto (PIB) creció 0.45 por ciento durante el tercer trimestre julio-septiembre del año 2012 respecto al trimestre previo, con cifras desestacionalizadas por componentes que muestra dentro de las actividades secundarias un ascenso del 3.6 por ciento, en donde la industria manufacturera participa con un incremento del 4.1 por ciento, asimismo el Producto Interno Bruto (PIB) al tercer trimestre de 2012 publicado por INEGI en el boletín de prensa número 427/12 informa que el PIB creció 0.45 por ciento durante el tercer trimestre julio-septiembre del año 2012 respecto al trimestre previo, con cifras desestacionalizadas por componentes que muestra dentro de las actividades secundarias ascendió 3.6 por ciento, en donde la industria manufacturera participa con un incremento del 4.1 por ciento (INEGI, 2012). Además los indicadores sectoriales muestran que la industria automotriz contribuye con el 17.2 por ciento del PIB manufacturero, con el 28.2 por ciento de las exportaciones manufactureras y con el 15.9 por ciento del personal ocupado que representan 584,826 mil personas, de las cuales 80,000 son empleos directos de distribuidores, 438,158 para autopartes y 66,668 son terminal. (Secretaría de Economía, 2012).

La Industria Automotriz En Baja California.

El reto más apremiante que la Industria Automotriz en Baja California enfrenta es la actualización de sus plantas con ciclos de producto cada vez más cortos, mantener motivada a la fuerza laboral para evitar, tanto la rotación de personal como la falta del logro de los objetivos, por lo que requiere aumentar el nivel competitivo estatal y local. La actualización de las organizaciones en este rubro implica diversos factores como los que se requieren para el desarrollo de nuevos productos, con un sistema flexible, de manufactura esbelta y un grupo de personal altamente preparado para conseguir un lanzamiento exitoso que las puedan mantener vigentes en el mercado nacional e internacional (Daft, 2011). Pese a que empresas multinacionales automotrices enfrentan una fuerte crisis, el impacto difiere para todos los países, mientras que India y China registran un aumento de vehículos, Estados Unidos de Norteamérica sufre serias consecuencias. Lo que para un país puede representar una ventaja para otro implica lo contrario; México en este rubro considera que es una oportunidad la cooperación de México con China en este sector, aunque actualmente es poca, podría generar un considerable incremento en la producción de vehículos y en la diversificación de exportaciones. (Gachúz, 2011).

La Industria Automotriz En Tijuana, B.C.

Considerando el mundo vertiginoso de los negocios y sus requerimientos, las alternativas de estudio para lograr resultados que exige la actualidad son vitales y deben ser una prioridad de las organizaciones para mantenerse y/o insertarse en la vanguardia tecnológica, por lo que este proyecto busca identificar los factores para el desarrollo de nuevos productos específicamente de metal para audio en la industria automotriz en Tijuana. La competitividad deberá entenderse como la capacidad de producir, ofrecer y comercializar productos o servicios innovadores y de alto valor agregado, en las condiciones, cantidad y calidad que el mercado, en México y en el extranjero, demanda. (Canales, 2007). Las innovaciones tecnológicas en la industria automotriz incluyendo las generadas en las instituciones educativas y académicas y la asociación entre estas instancias deben considerar factores relevantes de ambas partes. Particularmente tratándose de la propiedad intelectual y las regalías que provengan de las innovaciones que aumenten el nivel de competitividad del país. (Canales, 2007). Hay un patrón distintivo de ajustar las innovaciones a las necesidades del cliente, utilizando la tecnología de forma más eficaz y contando con el apoyo para el proyecto de los gerentes de influencia en el nivel superior (Daft, 2011).

El desarrollo de nuevos productos de metal para audio en la industria automotriz Esta industria se encuentra organizada en tres niveles de producción, de acuerdo a la Secretaría de Economía, como sigue:

Nivel "Tier" 1: Proveedores directos de las empresas armadoras. Entre los componentes que desarrollan encontramos partes del motor, sistemas de dirección y suspensión, sistemas de aire acondicionado, componentes electrónicos, entre otros. Nivel "Tier" 2: Empresas proveedoras de los Nivel 1, fabrican equipos y productos utilizados en los componentes más avanzados y especializados de la industria

automotriz: partes forjadas, estampadas, partes de inyección de aluminio, partes fundidas, plásticas, maquinadas, etc. Nivel “Tier” 3: Empresas proveedoras de insumos de los Nivel 2, que cumplen los requerimientos de calidad necesarios que demanda la industria automotriz. Este estudio se enfoca en el Nivel 2, en la búsqueda de los factores para el desarrollo de nuevos productos de metal para audio, que permitan definir un programa, diseñar y desarrollar el producto, así como su proceso, validar ambos, y fabricar el producto con la expectativa de cumplir con la calidad requerida, ser rentable para la empresa y generar fuentes de empleo.

Planeación Avanzada de la Calidad del Producto y Plan de Control

El APQP es un proceso definido para el desarrollo de un sistema de producción de un producto existente o un nuevo producto en la compañía, con el propósito de sincronizar y mostrar un método único de las actividades para la comunicación interna para continuar con el cliente y proveedores. Para el desarrollo e introducción de nuevos productos la metodología para la cadena de suministro en la industria automotriz es la Planeación Avanzada de la Calidad del Producto “*Advance Product Quality Planning*” (APQP) para asegurar que el diseño y proceso cumplen con las expectativas futuras del cliente, con el propósito de lograr un diseño y proceso sin falla durante la introducción de nuevos modelos con el máximo beneficio y costo mínimo cumpliendo con la calidad, costo y entrega para proveedores dentro de la industria automotriz. Cabe mencionar que la metodología APQP es un elemento clave y básico para la comunicación interna y externa dentro de la organización y proveedores, iniciando primero: con el plan y definir el desarrollo de la tecnología y concepto; segundo: realizar la verificación del desarrollo y diseño del producto; tercero: la verificación del prototipo, confirmación del producto y validación del proceso; cuarto: la validación del producto y el proceso; quinto y último: retroalimentación y acción correctiva para mantener la mejora continua. Sobre la base de las consideraciones anteriores, dentro del proceso APQP existen cuatro herramientas claves para el desarrollo de nuevos productos como es Control Estadístico del proceso “*Statistical Process Control*” (SPC), Análisis del Sistema de Medición “*Measure System Analysis*” (MSA), Análisis del Modo y Efecto de la Falla “*Process Failure Mode and Effect Analysis*” (PFMEA), Plan de Control, Proceso de Aprobación de Partes para Producción “*Production Part Approval Process*” PPAP, (Book, 2008).

El plan de control describe el sistema para controlar partes y procesos, en tres fases distintas que son el prototipo, pre-producción y producción, es una descripción de las mediciones dimensionales, pruebas de materiales y desempeño antes, durante y después de la producción masiva. Soluciones de observaciones durante el plan serán documentadas en una matriz con responsabilidades y tiempo de ejecución como método de solución de problemas ante situaciones difíciles. Por tanto es necesario calendarizar una plan con lista de tarea, asignaciones y otros eventos y fechas (inicial y final) de ejecución, todos los miembros deberán está de acuerdo con cada evento, acción y fechas usan el método de ruta crítica llevando una agenda de juntas de seguimiento. A continuación se describen las fases: Fase 1: Plan y definición del programa. En esta etapa es necesario obtener datos respecto a la investigación del mercado y la información que refleja la voz del cliente para plasmar todo esto en las características del producto y proceso como son: la voz del cliente, investigación de mercado, historial de garantías, información de calidad, plan de negocio, estrategia de mercado, estudio de confiabilidad. Así como el objetivo del diseño, confiabilidad, objetivos de calidad, listado de materiales, diagrama de flujo del proceso, características especiales, plan de aseguramiento del producto y apoyo de la administración (Book, et al., 2008). Fase 2: Diseño y desarrollo del producto. Es necesario considerar las siguientes etapas durante el diseño y desarrollo del producto aun cuando el diseño es propiedad del cliente o compartido, por tanto es necesaria la construcción de un prototipo para verificar que cumple con un diseño viable, volumen de producción, capacidad, calidad, fiabilidad, costos, peso, costo unitario, características y control de los procesos, así como una revisión exhaustiva y crítica de los requisitos de ingeniería para evaluar los problemas potenciales que podrían ocurrir durante la fabricación. (Book, et al., 2008). Fase 3: Diseño y desarrollo del proceso. Las tareas a realizar en esta etapa del proceso

de planificación dependen de la finalización con éxito de las anteriores, en este momento se considera el proceso para asegurar el desarrollo integral que cumpla los requisitos del cliente, considerando especificación de empaque, revisión del proceso y producto, diagrama de flujo de proceso, matriz de característica, distribución de planta, análisis del modo potencia de falla, plan de control, análisis del sistema de medición, estudio de capacidad de procesos para reforzar el compromiso de la administración en el desarrollo del nuevo producto. (Book, 2008). Fase 4: Validación de producto y proceso. En esta etapa es para la validación del proceso de fabricación a través de una evaluación del producto y proceso durante una significativa corrida de producción generalmente la mitad del turno con el propósito de utilizar las herramientas y equipo, medio ambiente para mostrar la cantidad de producción, la aprobación de las primeras piezas, evaluación de empaque, la cantidad de buenas por primera vez para concluir con la repetitividad y reproducibilidad con la validación del sistema de medición. (Book, 2008). Fase 5: Retroalimentación, evaluación y acción correctiva. El plan de control de la producción es la base para la evaluación del producto o servicio con el análisis de los datos variable y de atributos evaluados con el control estadístico del proceso SPC *“Statistical Process Control”* con el objetivo de reducir la variación, satisfacción del cliente, mejora de la entrega y servicio. (Book, et al., 2008).

MÉTODO

Planteamiento del Problema

Las empresas del ramo automotriz están obligadas a cumplir en tiempo y forma con las expectativas que el mundo vertiginoso y competitivo que requiere para garantizar su permanencia y preferencia en el mercado. Los requerimientos exigidos tanto por las armadoras de automóviles como por el mercado de refacciones, hacen necesario que los fabricantes de autopartes cumplan con altos niveles de calidad, eficiencia, tiempos de entrega, servicio al cliente y estrategias de reducción de costos, las empresas instaladas en el país cumplen con todos estos requerimientos, es por eso que México debe seguir consolidándose como líder de la industria y ser un clúster que sirva como plataforma internacional, demostrando que los productos mexicanos son de alta calidad y tienen un alto valor agregado.

Justificación de la Investigación

En la industria automotriz la introducción de nuevo producto presenta un costo de miles de dólares para el desarrollo de la herramienta, producto y proceso por tanto es necesaria una inversión y uso con el propósito de obtener cero defectos, debido a lo anterior existe una metodología desarrollada específicamente para la industria automotriz para lograr un seguimiento ordenado, con mínimo de error y participación de todos los departamentos o funciones dentro de la organización mejorando la comunicación interna y externa como equipo para el desarrollo de un nuevo producto.

Objetivos

Objetivo General

Determinar los factores para el desarrollo y administración de nuevos productos de la industria automotriz, en Tijuana, B.C. México.

Objetivo específico

Determinar los factores que logran el desarrollo y validación de la introducción de nuevos productos en la industria automotriz en Tijuana.

Muestra

El muestreo es representativo de un total de 504 empresas afiliadas en el Directorio de la Industria Maquiladora de Baja California de Tijuana No. 13 del 2013, de las cuales 27 son proveedores de la industria automotriz en Tijuana desde cinturón, módulos de control, sensores, sistemas de sonido, toldos, cubiertas, empaques, baleros, vidrio automotriz, remolques, caja, tapones de radiador y gasolina, válvula de monitoreo de vapor de gasolina. Se aplica un instrumento de medición-cuestionario a una muestra de 23 empresas en Tijuana, Baja California. La investigación se llevo a cabo los dos últimos cuatrimestres del 2012 y todo el año 2013. Los factores que se tomaron en cuenta en el cálculo de la muestra, es que la población se considera con características homogéneas, además, de contarse con una población finita, ya que el número de franquicias de comida rápida es conocido y la representatividad de la muestra está determinada por un error permisible de 0.068, con un nivel de confianza del 95% y $p = q = 0.5$. La muestra para la población finita de empresas del ramo automotriz como se muestra en la siguiente tabla:

Tabla 1: Total de Empresas de Acuerdo al Directorio de la Industria Maquiladora de Baja California No. 13 del 2013

Total de Empresas Automotrices	Muestra
27	23

La tabla muestra que el total de empresas registradas integran una población de 124 franquicias, la población se considera con características homogéneas y se contó con una población finita, porque se conoce el número, dando como resultado que la muestra esperada es de 66 empresas estas fueron válidas y ninguna fue excluida al momento de analizar la información. Fuente elaboración propia, (2014)

Validación del Instrumento

A los empleados de las empresas automotrices se les aplicó un cuestionario conformado de 49 preguntas, el cual fue validado relacionado al tema de estudio. Se utilizó una escala de medición de *likert*. Se elaboraron los cuadros que permiten un análisis de los factores que inciden en la competitividad de las franquicias de comida rápida. La validez del cuestionario se determinó mediante el coeficiente de confiabilidad de *Alfa-Cronbach*, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .80, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable). A continuación se muestra en la Tabla 2.

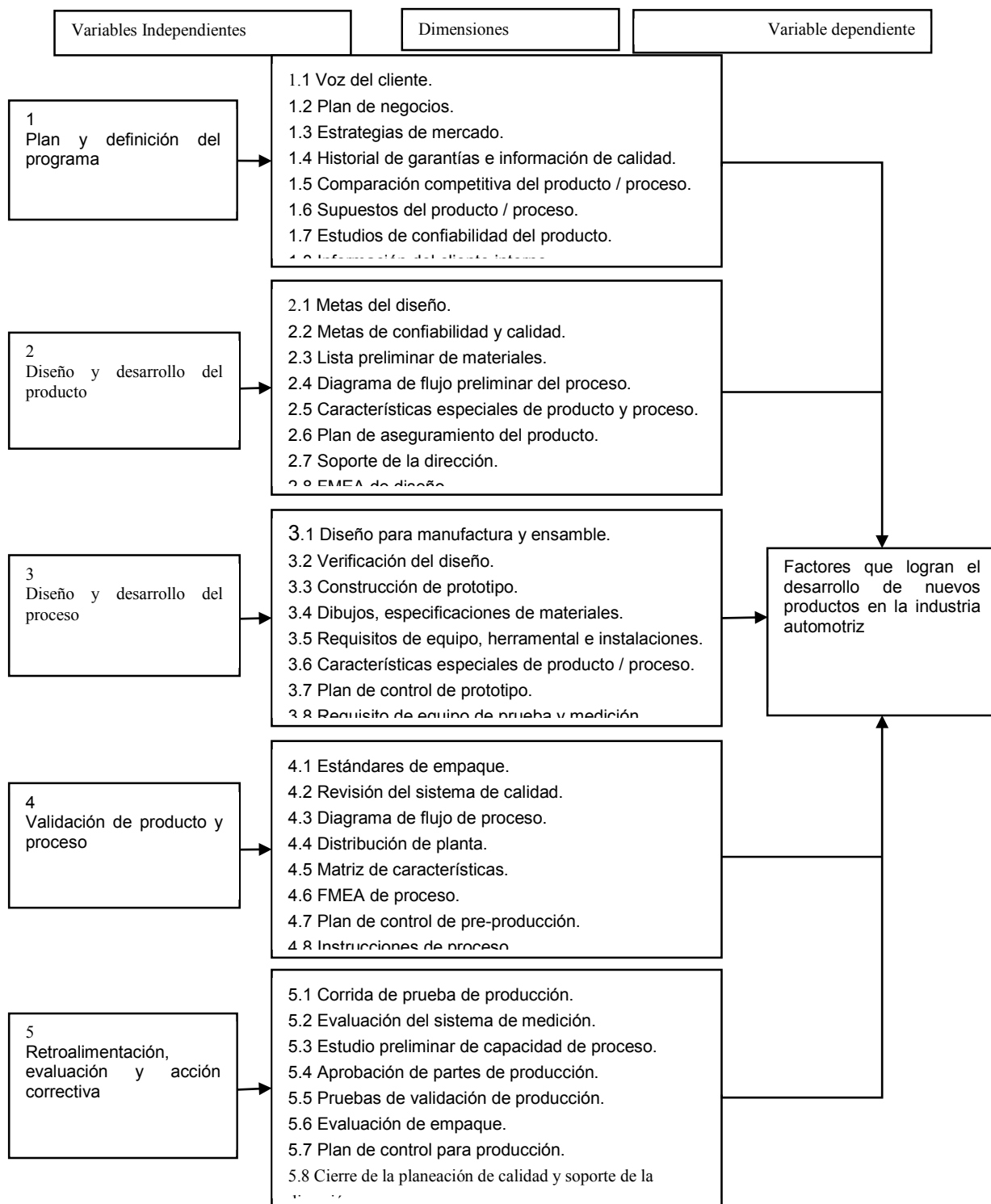
Tabla 2: Análisis de Fiabilidad

Alfa de Cronbach	No. De Elementos
.997	49

En la tabla se muestra la validez del cuestionario se determinó mediante el coeficiente de confiabilidad de Alfa-Cronbach, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .923, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable.). Fuente: elaboración propias con datos del spss (2014)

El Diagrama de Variables representa a las variables independientes tales como: Plan y definición del programa. En esta etapa es necesario obtener datos respecto a la investigación del mercado y la información que refleja la voz del cliente para plasmar todo esto en las características del producto y proceso. Diseño y desarrollo del producto. Es necesario considerar las siguientes etapas durante el diseño y desarrollo del producto aun cuando el diseño es propiedad del cliente o compartido. Diseño y desarrollo del proceso. Las tareas a realizar en esta etapa del proceso de planificación dependen de la finalización con éxito de las anteriores, en este momento se considera el proceso para asegurar el desarrollo integral que cumpla los requisitos del cliente. Validación de producto y proceso. En esta etapa es para la validación del proceso de fabricación a través de una evaluación del producto y proceso durante una

Figura 2: Diagrama de Variables



Fuente: La figura muestra el diagrama de variables, en las cuales se muestran las variables independientes, dimensiones y la variable dependiente.
 Fuente: elaboración propia (2014)

significante corrida de producción. Retroalimentación, evaluación y acción correctiva. El plan de control de la producción es la base para la evaluación del producto o servicio con el análisis de los datos variable y de atributos evaluados con el control estadístico del proceso SPC "Statistical Process Control" con el objetivo de reducir la variación, satisfacción del cliente, mejora de la entrega y servicio. (Book, 2008), asimismo las dimensiones de cada una de las variables independientes y la variable dependiente que son los factores que logran el desarrollo de nuevos productos en la industria automotriz.

RESULTADOS

Correlaciones Bivariadas (Matriz De *Pearson*) de las Variables Independientes

Para determinar las variables en las que existe correlación se utilizó la Matriz de Correlación de *Pearson*. Los resultados de las correlaciones permiten concluir que dos variables están relacionadas con otras dos variables: Se propone como estrategia de investigación que, a partir de la evidencia empírica que arroja la matriz de coeficientes de correlación de *Pearson*, considerar sólo aquellas correlaciones significativas al rango de 0.01 y 0.05 y de una magnitud igual o mayor a 0.50, lo cual representa una correlación positiva de moderada a fuerte. Como se muestra en la Tabla 3. Resultando las variables independientes con una correlación más alta de acuerdo al criterio establecido con anterioridad.

Tabla 3: Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables

Correlación Entre Variables	Correlación
Plan y Definición del Programa	0.980
Diseño y Desarrollo del Producto	0.969
Diseño y Desarrollo del Proceso	0.981
Validación del Producto y Proceso	0.954
Retroalimentación, evaluación y acción correctiva	0.983

*En la tabla se observan las correlaciones que resultaron del análisis estadístico a través del SPSS 15. Se muestran las correlaciones más altas con respecto a las variables independientes, dando como resultado que el plan y definición del programa con 0.980 y el diseño y el desarrollo del producto incide de manera directa en los factores que logran el desarrollo de nuevos productos en la industria automotriz en un 0.969, el diseño y desarrollo del proceso inciden en un 0.954, la validación del producto y proceso en un 0.981 y la retroalimentación en un 0.983 presentando correlaciones significativas en el nivel de 0.01. Fuente:elaboración propia (2014) **La correlación es significativa en el nivel 0.01 *La correlación es significativa en el nivel 0.05*

Los resultados de las correlaciones anteriores permiten concluir que las variables de plan y definición del programa con una correlación de 0.980, el diseño y desarrollo del producto con un 0.969, el diseño y desarrollo del proceso con 0.981, la validación del producto y proceso con 0.954, así como la retroalimentación, evaluación y acción correctiva con 0.983 tienen una incidencia directa con los factores que logran el desarrollo de nuevos productos en la industria automotriz. En la búsqueda de determinar los factores que logran el desarrollo y validación de la introducción de nuevos productos en la industria automotriz en Tijuana, Baja California, así como el analizar la importancia de la administración de los mismos y optimizar el uso de las herramientas claves para la calidad y métricos para la mejora continua en el desarrollo de los nuevos productos, a continuación se presentan los resultados encontrados con la finalidad de aportar información útil a las empresas y/o lectores interesados en dicho tema, que les permita un panorama actual, enriquezcan y fundamenten la toma de decisiones con respecto a la validación, introducción y administración de nuevos productos de metal para audio. Cabe mencionar que iniciando con el análisis, se tiene que el grueso de las empresas representado por un 39% es proveedor nivel 1, el 30% es nivel 2, el 26% es nivel 3 y el 4% representa a las empresas que son equipo de manufactura original en

Tijuana, B.C. Los factores determinantes para el diseño de un nuevo producto en donde el 35% considera las características especiales del producto o proceso, el 26% la especificación de material o cambio en el dibujo, el 22% orientados a la confiabilidad y el 17% considera las características especiales en el proceso o producto. En tanto que los factores determinantes para el desarrollo del producto en donde el 39% considera la revisión del diseño, el 22% revisa tanto el análisis del modo potencial de falla y el plan de control para la construcción del prototipo y el 17% revisa las características especiales y el equipo de prueba. Asimismo, los factores para la validación del producto y proceso en donde el 35% la especificación y estándar para el empaque, el 30% el plan preliminar del estudio de capacidad de procesos, el 22% el plan de análisis del sistema de medición y el 13% la aprobación para partes para producción. El factor de mayor peso durante la validación del primer producto en donde el 43% tiene énfasis en las características especiales, el 35% en el seguimiento del flujo de proceso y plan de control, el 13% demostrar la capacidad del proceso de producción y el 9% la medición de la repetitividad y reproducibilidad. Los factores para la retroalimentación y acción correctiva durante la introducción de un nuevo producto, el 39% considera la acción correctiva, el 30% la metodología de planear, hacer, verificar, revisar, el 17% generar las opciones y el 13% reunir a la gente clave.

CONCLUSIONES

De acuerdo a lo comentado en la búsqueda extraída en esta sección se desarrolla el análisis de las variables que influyen en el proceso mencionado, tomando en cuenta el instrumento utilizado mediante un cuestionario de opción múltiple, por lo que las variables analizadas en este trabajo tienen la característica principal de mostrar el estado actual de lo que requieren la industria automotriz en este rubro en Tijuana, B.C. Por lo tanto las variables de de plan y definición del programa con una correlación de 0.980, el diseño y desarrollo del producto con un 0.969, el diseño y desarrollo del proceso con 0.981, la validación del producto y proceso con 0.954, así como la retroalimentación, evaluación y acción correctiva con 0.983 tienen una incidencia directa con los factores que logran el desarrollo de nuevos productos en la industria automotriz. Se concluye de acuerdo a la clasificación que existe para la manufactura de nuevos productos en la industria automotriz, que las empresas dedicadas a este rubro, el 39% es proveedor nivel 1 que se encarga de construir las partes para motor, el sistema funcional, etc., mientras que el 30% es nivel 2 que realiza la forja, estampado, plástico, etc., el 26% de estas empresas representan al nivel 3 que se encarga de insumos para el nivel 2, y finalmente se encontró que el 4% representa al equipo de manufactura original. Se encuentra que el sistema de producción utilizado en sus procesos de manufactura, el 35% indica que usa el método “justo a tiempo”, el 26% de las empresas utiliza el método de “sistema flexible de fabricación”, y que el 22% de las empresas utiliza el método de “producción por lote” y finalmente el 17% de las mismas utiliza el “flujo continuo”, por lo que queda de manifiesto que con el método “Justo a tiempo” se obtiene mayor beneficio.

Así mismo, se encontró que uno de los factores que influye fuertemente es el criterio para definir la factibilidad en el desarrollo de un nuevo producto, en donde el 35% de las empresas encuentran como apoyo al estudio de confiabilidad, mientras que el 30% considera a la estrategia de mercado, el 26% de las empresas se apoya en la opinión del cliente y finalmente el 9% utiliza el análisis histórico de garantías; por lo anterior, significa que el estudio de confiabilidad continúa siendo el instrumento con el cual las empresas se apoyan para desarrollar un nuevo producto. El estudio arroja que como estrategia de mercado, las empresas en un 48% consideran el tipo de mercado, mientras que el 26% considera a la cultura y costumbres, el 17% aprovecha el entorno socioeconómico y el 9% mediante la competencia. Tocante al factor que toman las empresas para conocer al cliente interno, se encontró que el 30% de las empresas se apoya en los reclamos internos, el 26% considera el nivel de servicio, mientras que el 22% de las empresas considera en igual porcentaje de importancia por un lado la relación interna con el cliente, y por el otro lado considera también el contacto cara a cara. Para la selección de materiales, los criterios que utilizan las empresas, son los siguientes: el 35% de las mismas consideran para la selección de materiales a el proceso de manufactura, mientras que el 30% da relevancia al diseño; un 17% de estas empresas, tanto consideran

la definición del producto, como de igual importancia, en un igual porcentaje se lo atribuyen a las características especiales del producto. Los factores que se consideran predominantes para el plan de control de prototipos, son los siguientes: un 39% de las empresas manifiesta que es identificando las dimensiones críticas, un 35% de las mismas consideran el instrumento de medición, mientras que un 17% toma en cuenta el método de verificación y finalmente el 9% de las empresas se guían por las características especiales.

El trabajo de investigación encontró que el nivel de aceptación para la capacidad de proceso, es el siguiente: el 30% de las empresas lo considera mayor que 1.65, mientras que el 26% opina que es mayor que 2.00 y el 22% de las empresas afirma que es por un lado mayor que 1.33 y finalmente el mismo porcentaje del 22% por otro lado consideran que es mayor al 1.00 el nivel de aceptación para la capacidad de proceso. Se concluye que el factor de peso para definir un plan de control para producción de nuevos productos o modelos son las características especiales ya que un 43% de las empresas así lo consideran, mientras que un 35% considera que son las tolerancias de las dimensiones, y el 13% toma en cuenta la revisión de la medición y finalmente el 9% de las empresas utiliza el instrumento de medición. Lo anteriormente analizado nos permite ampliar el panorama y ejercer una mejor toma de decisiones que nos lleven a cumplir el objetivo general y así como los objetivos específicos de este trabajo de investigación, permitiendo un aporte como antecedente para futuras investigaciones al respecto.

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LAS VARIABLES SOCIODEMOGRÁFICAS Y SU RELACIÓN CON EL CLIMA ORGANIZACIONAL

Maricela Carolina Peña Cárdenas, Universidad Autónoma de Coahuila-México

Ma. Guadalupe Díaz Díaz, Universidad Autónoma de Coahuila-México

Diego Díaz Salinas, Universidad Autónoma de Coahuila-México

RESUMEN

El presente trabajo de investigación se llevó a cabo con el propósito de conocer la relación de las variables sociodemográficas y los factores del Clima Organizacional de los trabajadores de la industria metal-mecánica Monclova y Frontera, Coahuila. El estudio se realizó a 31 trabajadores, a quienes se les aplicó un cuestionario estructurado, tipo escala Likert, que consta de 7 variables; para la fiabilidad del instrumento se utilizó la prueba Alfa de Cronbach, obteniéndose un coeficiente de consistencia interna de 0.851. Una vez tabulados los datos, el tratamiento estadístico se realizó usando el programa SSPS (versión 17.0). Los resultados fueron los siguientes: el Nivel de estudios se relaciona con Liderazgo, Mecanismos Útiles y Recompensas; la Actividad principal muestra una relación con Actitudes hacia el cambio, Propósito, Relaciones y Mecanismos Útiles; mientras que la Edad y la Antigüedad no reportan asociación alguna.

PALABRAS CLAVE: Clima Organizacional, Satisfacción

SOCIODEMOGRAPHIC AND ITS RELATIONSHIP WITH ORGANIZATIONAL CLIMATE VARIABLES

ABSTRACT

This research work was conducted in order to learn about the relationship of socio-demographic variables and factors of the organizational climate of workers in the metal- mechanical industry Monclova, y Frontera, Coahuila. The study was carried out to 31 workers, who applied a questionnaire structured, type scale Likert, consisting of 7 variables; for the reliability of the instrument was used the Cronbach's alpha test, obtaining a coefficient of internal consistency of 0.851. Once tabulated data, the statistical treatment was conducted using the SSPS software (version 17.0). The results were as follows: the level of studies is related to leadership, useful mechanisms and rewards; the main activity shows a relationship with attitudes to wards change, purpose, relationships, and useful mechanisms; While age and age not reported no association.

KEYWORDS: Organizational Climate, Satisfaction

INTRODUCCIÓN

El ser humano necesita trabajar para sobrevivir, hoy en día las organizaciones son los lugares en que el hombre pasa mayor parte de su tiempo, adquiere un gran número de experiencias, pone en práctica sus habilidades y enriquece su aprendizaje. El lugar de trabajo es también un área en la que existe la oportunidad de interactuar con otras personas, brinda estatus y reconocimiento a los trabajadores. Dentro de las organizaciones se desarrollan fenómenos determinantes para el crecimiento de las mismas y de quienes pertenecen a ellas, uno de estos es el provocado por la interacción de las personas, la estructura y los procesos organizacionales que caracterizan la manera en la cual perciben a la organización y a la vez influyen en su comportamiento; a esto se le llama Clima Organizacional, o también conocido como Clima Laboral, Ambiente Laboral, o Ambiente Organizacional.

García Ramírez, M. & Ibarra Velázquez, L. (2012) definen el clima organizacional como las percepciones compartidas que tienen los miembros de una organización acerca de los procesos organizacionales, tales como las políticas, el estilo de liderazgo, las relaciones interpersonales, la remuneración, etc. Es importante recordar que la percepción de cada trabajador es distinta y ésta determina su comportamiento en la organización por lo que el clima organizacional varía de una organización a otra.

Con un estudio del clima organizacional se puede predecir una serie de sucesos que se desencadenarán a partir del tipo de clima que se tenga, si es positivo se pueden esperar beneficios tanto para los empleados como para la organización misma, como lo señalan Peña, et al. (2013) que las empresas para obtener resultados positivos ante dicha situación, han concluido que la clave es el recurso humano, pues su trabajo es fundamental para el logro de los objetivos organizacionales y; así lograr un clima organizacional satisfactorio; en cambio si es negativo, se esperarán pérdidas, gastos, conflictos y demás situaciones contrarias que pueden llevar a la organización a la quiebra. El objetivo del presente estudio es relacionar la Edad, Antigüedad, Nivel de estudios y Actividad principal, con los factores del Clima Organizacional de los trabajadores de dos Pequeñas Empresas de la industrial metal-mecánica ubicada en Monclova y Frontera, Coahuila, y su mercado meta es de tipo industrial.

REVISIÓN LITERARIA

En la actualidad, el Clima organizacional ha logrado ser importante en las empresas, ya que nos permite analizar situaciones para lograr el máximo beneficio para ellas y el trabajador; por lo anterior, debe de prevalecer en las organizaciones un clima laboral en el que el ambiente de trabajo proporcione a los trabajadores sentirse satisfechos por su labor, estableciendo un compromiso más fuerte hacia la organización. Litwin y Stringer (1968) fueron los primeros autores en dotar el significado del clima organizacional bajo una perspectiva perceptual. Para ellos, el clima es un conjunto de propiedades del entorno de trabajo que son susceptibles de ser medidas percibidas directa o indirectamente por los trabajadores que vive y trabaja en dicho entorno y que influye en su comportamiento y motivación. La teoría de Litwin y Stringer (1968) intenta explicar importantes aspectos de la conducta de los individuos que trabajan en una organización utilizando los conceptos como motivación y clima. Los autores tratan de describir los determinantes situacionales y ambientales que más influyen sobre la conducta y percepción del individuo, citado por Acosta, B. y Venegas, C. (2010).

Sandoval Caraveo, M. et. al. (2011) mencionan que el clima laboral es la característica del ambiente laboral percibido por los miembros de la organización el cual influye en la conducta de los individuos y por ende, en el desempeño organizacional. Para Chiavenato, I. (2000) el clima organizacional puede ser definido como las cualidades o propiedades del ambiente laboral que son percibidas o experimentadas por los miembros de la organización y que además tienen influencia directa en los comportamientos de los empleados. El Clima Organizacional es decisivo en la toma de decisiones en una organización y en la forma de como se dan las relaciones personales dentro y fuera de la misma. Por ello es ineludible que exista un clima satisfactorio para que se vean consecuencias positivas en la misma, portando beneficios a la empresa y por ende su posicionamiento en el mundo competitivo.

Teoría del Clima Organizacional

La Teoría de los Sistemas de Likert (1968), la cual establece que el comportamiento de los subordinados es causado por el comportamiento administrativo y por las condiciones organizacionales que los mismos perciben, por sus esperanzas, sus capacidades y sus valores. Por lo tanto, se afirma que la reacción está determinada por la percepción. Likert propone una teoría de análisis y diagnóstico del sistema organizacional basado en tres tipos de variables que determinan las características propias de una organización, las cuales influyen en la percepción individual del clima: Las *variables causales*, son las que

están orientadas a indicar el sentido en el que una organización evoluciona y obtiene resultados; la cual se encuentran la estructura de la organización y su administración, reglas, decisiones, competencia y actitudes; si estas se modifican, hacen que se modifiquen las otras variables. Las *variables intermedias*, reflejan el estado interno y la salud de una empresa y constituyen los procesos organizacionales de una empresa; por ejemplo; la actitud, los objetivos, la eficacia de la comunicación y la toma de decisiones. Y por último las *variables finales*, son las que repercuten del efecto de las variables causales y de las variables intermedias, por lo que reflejan los logros obtenidos por la organización, entre ellas están la productividad, los gastos de la empresa, las ganancias y las pérdidas.

METODOLOGÍA

El diseño metodológico corresponde a una investigación de campo, transversal, mixta (cuantitativa y cualitativa) y de tipo descriptivo. La Muestra se determinó por consenso ya que incluye a la población total de los trabajadores de dos pequeñas empresas. Para efecto de la recolección de la información se aplicó el Modelo Organizacional de Seis Casillas de Weisbord (1976). Para determinar la confiabilidad del instrumento los resultados fueron sometidos a la prueba de Alfa de Cronbach, obteniéndose un coeficiente de consistencia interna de 0.851, el cual es considerado como aceptable. Una vez tabulados los datos, el tratamiento estadístico consistió en calcular frecuencias, Coeficientes de Contingencia y niveles de significancia, usando el programa SSPS (versión 17.0).

RESULTADOS

Los resultados presentados en este apartado, han sido calculados en base a los datos obtenidos del cuestionario de Weisbord, aplicado a los 31 sujetos que conforman la Muestra de las pequeñas empresas objeto de estudio. Se establecieron rangos de edad, de antigüedad, nivel de estudios y de actividad principal, calculando las frecuencias y dar respuesta a los reactivos de las características demográficas; observándose que el 52% de los trabajadores se encuentran en el rango de 31 a 50 años de edad; mientras que el 26% con una antigüedad de 3 a menos de 5 años de servicio, seguidos por el 23% con una antigüedad de 7 a menos de 10 años de servicio; con respecto al nivel de estudios, se encontró que el 32% de los trabajadores han cursado la carrera Técnica, seguidos por 26% de los trabajadores cuentan con estudios de Secundaria; y la actividad principal que predomina en un 19% son Soldadores y Torneros. Posteriormente, para analizar los resultados de este estudio, se procedió hacer el cálculo de los coeficientes de contingencia de Kendall a fin de conocer si las 7 variables estudiadas presentan relaciones o asociaciones significativas con las características sociodemográficas.

Tabla 1: Coeficientes de Contingencia y Niveles de Significancia.

Variables	Edad		Antigüedad		Nivel De Estudios		Actividad Principal	
	Coefi. de Contin.	Nivel Significancia	Coefi. de Contin.	Nivel Significancia	Coefi. de Contin.	Nivel Significancia	Coefi. de Contin.	Nivel Significancia
Propósito	0.736	0.302	0.793	0.576	0.810	0.718	0.904	0.034**
Estructura	0.738	0.288	0.817	0.236	0.830	0.390	0.866	0.877
Liderazgo	0.674	0.811	0.747	0.948	0.863	0.024**	0.889	0.298
Relaciones	0.681	0.634	0.803	0.256	0.820	0.344	0.891	0.088*
Recompensas	0.773	0.549	0.838	0.697	0.890	0.065*	0.921	0.219
Mecanismos Útiles	0.739	0.680	0.836	0.405	0.884	0.028**	0.916	0.098*
Actitudes hacia el Cambio	0.691	0.697	0.798	0.503	0.813	0.666	0.914	0.002***

En esta tabla se muestran los Coeficientes de Contingencia y los Niveles de Significancia por cada una de las variables estudiadas.

*Nivel de significancia $p < 0.05$; **Nivel de significancia $p < 0.02$; ***Nivel de significancia $p < 0.01$

En la tabla 1 se puede observar que en el Nivel de Estudios existe una relación significativa entre la variable Liderazgo, lo cual indica que el trabajador se siente satisfecho en la forma que su jefe ejerce la autoridad;

por otro lado, existe una asociación significativa con las variables Mecanismos Útiles y Recompensas, indicativo de que el trabajador se sienta satisfecho es importante que se le proporcionen trabajos interesantes, recompensas justas y equitativas, condiciones físicas adecuadas. En cuanto a la Actividad Principal, la asociación es altamente significativa con el factor de Actitudes hacia el Cambio, lo cual indica que los trabajadores están dispuestos a un cambio o implementación de un sistema de administración, para el mejoramiento de la calidad productiva. También, esta característica presenta una relación significativa con la variable Propósito, indicativo de que los trabajadores conocen con claridad las metas y objetivos de la organización. Otras de las relaciones significativas que se presentan con las variables Relaciones y Mecanismos Útiles. Las características sociodemográficas de Edad y Antigüedad no presentan relaciones o asociaciones significativas con las variables del clima organizacional.

CONCLUSIONES

A partir de los resultados obtenidos la percepción del clima organizacional de los trabajadores administrativos y operativos de las empresas objeto de estudio. En general se identificó que de los 31 encuestados, se reporta una relación significativa en el Nivel de estudios con las variables de Liderazgo, Mecanismos Útiles y Recompensas; lo que significa que los trabajadores perciben un clima satisfactorio en cuanto a la relación con su jefe, considerando que éste ejerce autoridad de manera pertinente, respetuosa y justa. Liam, T. et al. (2001) citado por Millan, G. et al. (2007) afirman que la satisfacción disminuye con el nivel educativo. En cuanto a la Actividad principal existe una asociación muy significativa con los factores de Actitudes hacia el cambio, Propósito, Relaciones y Mecanismos Útiles; es decir, que los trabajadores sin importar la actividad a realizar perciben una actitud positiva hacia el cambio en un futuro, en cuanto al sistema de administración y mejoramiento de la calidad. Hoy en día, no es viable pensar en implementar nuevas estrategias organizacionales, sin seguir un proceso de cambio planeado que involucre al personal y sin tomar en consideración lo que está sucediendo en el entorno. Mientras que las características de Edad y la Antigüedad no reportan asociación alguna. Se recomienda continuar este estudio, a través de estrategias de mejora, de reforzamiento y/o de cambio, aprovechando las áreas de oportunidad; esto a través de proporcionar retroalimentación a los directivos, en el cual se entregará un informe con los resultados obtenidos de acuerdo a las respuestas otorgadas por los trabajadores.

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BIOGRAFÍA

Maricela Carolina Peña Cárdenas, Maestra en Administración de Empresas, actualmente adscrita como investigadora en la Facultad de Contaduría y Administración – Unidad Norte de la Universidad Autónoma de Coahuila, en México, donde es líder del cuerpo académico Administración aplicada a las Organizaciones; ha participado como ponente en congresos nacionales e internacionales. Su correo electrónico es

Ma. Guadalupe Díaz Díaz, Maestra en Administración con acentuación en Recursos Humanos, actualmente se encuentra adscrita como investigadora en la Facultad de Contaduría y Administración – Unidad Norte de la Universidad Autónoma de Coahuila, en México, es miembro del cuerpo académico Administración aplicada a las Organizaciones; ha participado como ponente en congresos nacionales e internacionales. Su correo electrónico es

Diego Díaz Salinas, alumno de Licenciatura de la Facultad de Contaduría y Administración – Unidad Norte de la Universidad Autónoma de Coahuila, quién colabora en los proyectos de investigación desarrollados por el cuerpo académico Administración aplicada a las Organizaciones. Su correo electrónico es

LA RESPONSABILIDAD SOCIAL EMPRESARIAL COMO FACTOR DE COMPETITIVIDAD EN LA INDUSTRIA MAQUILADORA DE TIJUANA, B.C., MÉXICO

María Virginia Flores-Ortiz, Universidad Autónoma de Baja California

Alfonso Vega-López, Universidad Autónoma de Baja California

Edgar Armando Chávez-Moreno, Universidad Autónoma de Baja California

RESUMEN

El presente trabajo de investigación se busca determinar los factores que inciden de manera directa en la responsabilidad social empresarial como factor de competitividad en la Industria Maquiladora en Tijuana, B.C., México, dado que La industria maquiladora de exportación ha traído consigo la globalización a México, siendo un claro fenómeno de las tendencias e impactos de los mercados globales. La RSE es hoy en día una necesidad para toda empresa, debido a que una organización que se preocupa por mejorar continuamente y que entre sus metas esté el permanecer en el mercado, debe aprender a interactuar correctamente en el entorno en el que se maneja cuidando minuciosamente que el alcanzar sus objetivos y metas no dañen la relación ni el entorno en el que se encuentra y una vez logrado esto, entonces, la RSE se convierte en un factor de competitividad para esa empresa. (Parra et. al, 2012) Para lograr los resultados se han realizado 49 encuestas representativas empresas afiliadas en el Directorio de la Industria Maquiladora de Baja California de Tijuana.

PALABRAS CLAVES: Responsabilidad Social, Competitividad, Industria Maquiladora

JEL: M14, M20

CORPORATE SOCIAL RESPONSIBILITY AS A FACTOR IN BOND INDUSTRY COMPETITIVENESS OF TIJUANA, BC, MEXICO

ABSTRACT

This research seeks to determine the factors that influence directly in corporate social responsibility as a competitive factor in the bond Industry in Tijuana, BC, Mexico, since the bond industry has brought globalization to Mexico, is a clear phenomenon of trends and impacts of global markets. CSR is now a necessity for every business, because an organization that cares for continuous improvement and is among its goals to remain in the market, you must learn to interact properly in the environment in which it is handled carefully watching that achieving its goals and objectives do not damage the relationship or the environment in which it is located and once this is achieved, then CSR becomes a competitive factor for that company. (Parra et. Al, 2012) to achieve the results are representative surveys conducted 49 affiliates in the bond Industry Directory of Baja California from Tijuana.

KEYWORDS: Social Responsibility, Competitiveness, Bond Industry

JEL: M14, M20

INTRODUCCIÓN

La industria maquiladora de exportación ha traído consigo la globalización a México, siendo un claro fenómeno de las tendencias e impactos de los mercados globales. A partir de la década de los sesenta cuando empezaron a establecerse este tipo de inversiones en el país, el sector maquilador se ha convertido en un equivalente de transformación económica. De tal manera que el número promedio de establecimientos activos en el país de Enero a Julio de 2011 a nivel nacional representa un total de 5,097, el personal promedio total nacional ocupado durante el mismo período es de 1'845,094, comprendiendo el personal ocupado que se contrato directamente, así como el personal subcontratado. Las remuneraciones totales pagadas al personal ocupado total nacional fueron de \$119,849.30 millones de pesos. (INEGI, 2011) Los ingresos del mercado nacional fueron de \$ 636,333.00 millones de pesos, distribuido de la siguiente manera: Coahuila 9.7%, Nuevo León 18.5%, Tamaulipas 3.9%, Veracruz 3.8%, Puebla 6.9%, Jalisco 5.8%, Querétaro 5.5%, Guanajuato 6.1.% Distrito Federal 5.9%, resto del país 20.9%.

En cuanto a los ingresos provenientes del mercado extranjero el total nacional fue al equivalente de 824,945.20 millones de pesos distribuidos de la siguiente manera: Baja California 6.1%, Sonora 6.7%, Chihuahua 5.7%, Coahuila 13.9%, Nuevo León 14.7%, Tamaulipas 6.9%, Puebla 8.0%, Jalisco 4.5%, Guanajuato 7.3%, Distrito Federal 7.2% y el resto del país 19.0%. (INEGI, 2011). En lo que se refiere a Baja California el número promedio de establecimientos activos de Enero a Julio de 2011 fueron 942. El personal ocupado total promedio fue de 223,893 que comprende el personal ocupado que se contrato directamente así como al personal subcontratado. Las remuneraciones totales pagadas al personal fueron de \$116,179.65 millones de pesos y en cuanto a los ingresos provenientes de mercados extranjeros Baja California obtuvo \$50,321.66 millones de pesos. De aquí la importancia de que la industria maquiladora tome en cuenta la responsabilidad social empresarial (RSE) como el inicio de la competitividad, pues permite a las compañías identificar las oportunidades y riesgos del entorno y de la cadena de valor para tornarlos en ventajas competitivas que le permitan utilizar sus potencialidades y enfrentar sus limitaciones, por lo tanto la integración de la responsabilidad empresarial le permite a una organización fundar una relación sólida y sostenible con el entorno social y medioambiental. La RSE está relacionada a otros términos como la imagen de la marca, el rendimiento, las normas y regulaciones así como la gestión ambiental, que a su vez hacen incrementar la competitividad de las empresas. Además de que la RSE ayuda a que las organizaciones vislumbren, más allá del compromiso ético que tienen con la sociedad y con la sostenibilidad ambiental, a detectar las oportunidades que les brinda al presentarse una eficiencia interna.

REVISIÓN LITERARIA

En la revisión de la literatura diversos autores han abordado el tema de Responsabilidad Social Empresarial entre ellos Dahlsrud (2008), en su análisis comparado de diversas definiciones, aquí se define la RSE como el conjunto de políticas y acciones que las firmas adoptan de manera voluntaria para contribuir a la sociedad, proteger la naturaleza y mantener buenas relaciones con los agentes interesados (*stakeholders*). La más reciente definición de RSE de acuerdo con la Comisión de las Comunidades Europeas (2011), se refiere a la responsabilidad de las empresas por su impacto en la sociedad y hace referencia expresa a la necesidad de colaborar con todas las partes interesadas para integrar las preocupaciones sociales, medioambientales y éticas, el respeto de los derechos humanos y las preocupaciones de los consumidores en sus operaciones empresariales y su estrategia básica. Para Rodríguez (2008), la RSE es aquella a través del cual la empresa integra de forma voluntaria las dimensiones social y medioambiental en sus relaciones con los grupos de interés". Dicha concepción implica que las empresas deben poseer una visión integral de su negocio donde se respeten las personas, la sociedad y el medio ambiente (Jaén y Rivas, 2008; Campbell, 2007), afirman que deben institucionalizarse las estrategias empresariales en aras de fomentar y asegurar un comportamiento responsable; de otra forma, las empresas actuarán responsablemente en la medida en que sus prácticas maximicen sus utilidades

Responsabilidad Social Como Factor de Competitividad

La RSE es hoy en día una necesidad para toda empresa, debido a que una organización que se preocupa por mejorar continuamente y que entre sus metas esté el permanecer en el mercado, debe aprender a interactuar correctamente en el entorno en el que se maneja cuidando minuciosamente que el alcanzar sus objetivos y metas no dañen la relación ni el entorno en el que se encuentra y una vez logrado esto, entonces, la RSE se convierte en un factor de competitividad para esa empresa. (Parra et. al, 2012). Por lo tanto la competitividad empresarial, tiene en cuenta que las fuentes generadoras de ventajas competitivas en las empresas están cambiando, y surgen nuevas oportunidades y retos que deben ser abordados (Hitt et al., 2009). Por lo tanto la RSE se está transformando, de manera creciente y rápida, en una variable competitiva de reconocimiento mundial, un factor de éxito en los negocios que se conjuga con el compromiso ético de la empresa moderna con la sociedad.

La conducción socialmente responsable de una empresa genera decisiones de negocios mejor informados, construye fidelidad, enriquece la imagen de la empresa y de marca, y contribuye, en forma cuantitativa, a la rentabilidad corporativa de largo plazo. Cada vez más, los clientes y la sociedad en general esperan, e incluso exigen, que las empresas jueguen un rol importante en el desarrollo y aumento de la calidad de vida de sus empleados, de su comunidad y del país. (Parra et. al, 2012) La Responsabilidad Social Empresarial es en pocas palabras una herramienta de gestión empresarial, es una nueva visión de negocios que involucran la preocupación y el desempeño de la empresa con el entorno en el que se involucra. Es responder con buena parte de lo que la empresa está produciendo, a la comunidad o sociedad que le permitió llegar hasta donde se encuentra. La importancia de la RSE radica en los beneficios que esta genera a toda aquella empresa que sepa integrar adecuadamente la RSE en su estrategia y posteriormente en el nivel operativo, ya que con ello tiene grandes posibilidades de que se convierta en un factor de competitividad que les facilite un mejor posicionamiento. (Parra et. al, 2012).

De hecho, existen gerentes y empresarios genuinamente preocupados por lograr que sus firmas hagan una contribución a la sociedad más allá de su actividad económica principal. Pero en el mundo de las grandes corporaciones son los inversionistas quienes tienen la última palabra, las decisiones empresariales tienen que ver cada vez menos con los valores individuales de gerentes y propietarios y más con la posibilidad de abrir mercados, reducir costos, maximizar beneficios y, en últimas, generar valor para los accionistas. (Vargas, G., 2011) Un incentivo adicional para invertir en RSE es mantener la buena reputación de la firma, es decir la imagen de la marca, lo cual contribuye a proteger o incluso a incrementar su valor de mercado, haciéndola atractiva frente a potenciales inversionistas, y generar valor para sus propietarios. . (Vargas, G., 2011) Jaén y Rivas (2008), sostienen que el ámbito social debe institucionalizarse en aras de poder incorporar la parte social a las estrategias empresariales, lo importante es que los empresarios deben estén conscientes de que el nuevo rol que tienen en la sociedad es la creación de valor compartido y no solo de ganancias, es decir, debe crearse valor económico, al mismo tiempo que se crea valor para la sociedad (Kliksberg, 2008).

Para que este objetivo se logre, es necesario que la RSE esté en el centro de la toma de decisiones empresariales; de acuerdo con Porter y Kramer (2006), la RSE debe estar interrelacionada con las estrategias empresariales utilizando el mismo enfoque que guía las decisiones principales del negocio. Por otro lado, la creación y aplicación de regulaciones efectivas del Estado está en función de la capacidad de los actores (uniones, consumidores, ambientalistas) de participar y monitorear esas regulaciones, aunque muchos sostienen que las empresas se resistirán a las regulaciones impuestas y siempre tratarán de que el gobierno las disminuya o las mitigue. La tesis principal de este enfoque radica en que existe más probabilidad de comportarse de manera responsable si existen regulaciones fuertes y bien establecidas, y si el proceso de creación de regulaciones es inclusivo de empresas y gobierno. (López et. al 2011) Para efectos de esta investigación las variables independientes son: la imagen de la marca, el rendimiento, las normas y

regulaciones así como la gestión ambiental. Las cuales a continuación se definen: Imagen de la marca. La imagen será el pilar sobre el que se soporta la imagen general que tienen los públicos sobre la empresa. Esta concepción es compartida por los investigadores actuales de la marca; así, la imagen de marca se convierte en una red de memoria asociativa basada en las percepciones de los comunicadores. (Keller, 2008) Rendimiento. Esta centrado en el cumplimiento de objetivos cuantitativos y cualitativos. Así, se dice de una persona que demuestra un alto rendimiento cuando alcanza o excede sus objetivos, lo hace con gran calidad en la forma de conseguirlos y también con una forma determinada de utilizar los recursos, evaluar situaciones, generar soluciones o tomar decisiones. (Valda, 2013)

Normas y regulaciones. Norma. En el marco del SEIA, (2014), el concepto de normativa de carácter ambiental, o normativa ambiental aplicable, comprende aquellas normas cuyo objetivo es asegurar la protección del medio ambiente, la preservación de la naturaleza y la conservación del patrimonio ambiental, e imponen una obligación o exigencia cuyo cumplimiento debe ser acreditado por el titular del proyecto o actividad durante el proceso de evaluación. Regulación. El Estado emite reglas que norman las actividades económicas y sociales de los particulares. Mediante estas reglas se pretende garantizar el funcionamiento eficiente de los mercados, generar certeza jurídica, garantizar derechos de propiedad, evitar daños inminentes o bien atenuar o eliminar daños existentes a la salud o bienestar de la población, a la salud animal y vegetal, al medio ambiente, a los recursos naturales o a la economía.

Por ello, las regulaciones son las reglas o normas emitidas por el gobierno para garantizar beneficios sociales. Por lo tanto la regulación social son las disposiciones que buscan proteger el medio ambiente y la salud humana, animal y vegetal, así como establecer condiciones para el ejercicio de profesiones y para las relaciones laborales. (COFEMER, 2009) Gestión ambiental. Desde el punto de vista de la administración pública, principal actor en la planificación y ordenamiento territorial; la gestión ambiental se define como aquel conjunto de acciones normativas, administrativas y operativas que impulsa el Estado para alcanzar el desarrollo con sustentabilidad ambiental. Es decir, el objetivo de desarrollo sustentable, se lograría mediante funciones tales como el diseño y formulación de; políticas ambientales; una legislación ambiental; de un sistema administrativo; y de un conjunto de instrumentos de acción. (Chabalgoity, 2006)

MÉTODO

La metodología de la investigación es cuantitativa y cualitativa. La investigación cuantitativa se aplica para el levantamiento de encuestas, a través de cuestionarios a los empleados según una muestra aleatoria de la población total de la Industria Maquiladora. Se proceso la información recabada con aplicación del programa estadístico SPSS para el análisis descriptivo e inferencial. La variable dependiente es la responsabilidad social empresarial. En cuanto a las variables independientes como factores de competitividad se tomaron las siguientes: imagen de la marca, rendimiento, normas y regulaciones, por ultimo gestión ambiental. En la tabla 1 se muestra su operacionalización.

Justificación de la Investigación

En la actualidad las empresas no entienden por completo la necesidad de implementar la responsabilidad social empresarial como un factor de competitividad que vaya a la par con la estrategia general de la organización, ya que se está convirtiendo en una variable competitiva de reconocimiento global. Por lo tanto cuando una empresa asume la responsabilidad social empresarial como tal, crea vínculos de fidelidad, enriquece la imagen de la marca y contribuye al rendimiento de la organización. De tal manera que cuando la empresa comprende y reconoce las normas y regulaciones que implica la responsabilidad social empresarial, es el momento en que son socialmente responsables y lo en un factor de convierten en un factor de competitividad.

Objetivos

Objetivo General: Determinar los factores que inciden de manera directa en la responsabilidad social empresarial como factor de competitividad en la Industria Maquiladora en Tijuana, B.C., México

Objetivo específico: Determinar si la imagen de la marca, el rendimiento, las normas y regulaciones así como la gestión ambiental inciden de manera directa en la responsabilidad social empresarial como factores de competitividad en la Industria Maquiladora en Tijuana, B.C., México.

Tabla 1: Operacionalización de las Variables a Nivel Conceptual

Variable Dependiente	Variables Independientes
<p>Responsabilidad Social Empresarial. La Responsabilidad Social Empresarial es en pocas palabras una herramienta de gestión empresarial, es una nueva visión de negocios que involucran la preocupación y el desempeño de la empresa con el entorno en el que se involucra. Es responder con buena parte de lo que la empresa está produciendo, a la comunidad o sociedad que le permitió llegar hasta donde se encuentra. La importancia de la RSE radica en los beneficios que esta genera a toda aquella empresa que sepa integrar adecuadamente la RSE en su estrategia y posteriormente en el nivel operativo, ya que con ello tiene grandes posibilidades de que se convierta en un factor de competitividad que les facilite un mejor posicionamiento. (Parra et. al, 2012)</p>	<p>Imagen de la Marca. Un incentivo adicional para invertir en RSE es mantener la buena reputación de la firma, es decir la imagen de la marca, lo cual contribuye a proteger o incluso a incrementar su valor de mercado, haciéndola atractiva frente a potenciales inversionistas, y generar valor para sus propietarios. . (Vargas, G., 2011). La imagen será el pilar sobre el que se soporta la imagen general que tienen los públicos sobre la empresa. Esta concepción es compartida por los investigadores actuales de la marca; así, la imagen de marca se convierte en una red de memoria asociativa basada en las percepciones de los comunicadores (Keller, 2008)</p> <p>Rendimiento. Rendimiento. Esta centrado en el cumplimiento de objetivos cuantitativos y cualitativos. Así, se dice de una persona que demuestra un alto rendimiento cuando alcanza o excede sus objetivos, lo hace con gran calidad en la forma de conseguirlos y también con una forma determinada de utilizar los recursos, evaluar situaciones, generar soluciones o tomar decisiones. (Valda, 2013)</p> <p>Normas y regulaciones. Norma. En el marco del SEIA, (2014), el concepto de normativa de carácter ambiental, o normativa ambiental aplicable, comprende aquellas normas cuyo objetivo es asegurar la protección del medio ambiente, la preservación de la naturaleza y la conservación del patrimonio ambiental, e imponen una obligación o exigencia cuyo cumplimiento debe ser acreditado por el titular del proyecto o actividad durante el proceso de evaluación. Regulación. El Estado emite reglas que norman las actividades económicas y sociales de los particulares. Mediante estas reglas se pretende garantizar el funcionamiento eficiente de los mercados, generar certeza jurídica, garantizar derechos de propiedad, evitar daños inminentes o bien atenuar o eliminar daños existentes a la salud o bienestar de la población, a la salud animal y vegetal, al medio ambiente, a los recursos naturales o a la economía. Por ello, las regulaciones son las reglas o normas emitidas por el gobierno para garantizar beneficios sociales. Por lo tanto la regulación social son las disposiciones que buscan proteger el medio ambiente y la salud humana, animal y vegetal, así como establecer condiciones para el ejercicio de profesiones y para las relaciones laborales. (COFEMER, 2009)</p> <p>Gestión ambiental. Gestión ambiental. Desde el punto de vista de la administración pública, principal actor en la planificación y ordenamiento territorial; la gestión ambiental se define como aquel conjunto de acciones normativas, administrativas y operativas que impulsa el Estado para alcanzar el desarrollo con sustentabilidad ambiental. Es decir, el objetivo de desarrollo sustentable, se lograría mediante funciones tales como el diseño y formulación de; políticas ambientales; una legislación ambiental; de un sistema administrativo; y de un conjunto de instrumentos de acción. (Chabalgoity, 2006)</p>

En la tabla 1, se muestra la operacionalización de las variables independientes que se tomaron en cuenta siendo las siguientes: imagen de la marca, rendimiento, normas y regulaciones y gestión ambiental, mostrándose su operacionalización. Fuente: elaboración propia, (2014)

Muestra

El muestreo es representativo de un total de 75 empresas afiliadas en el Directorio de la Industria Maquiladora de Baja California de Tijuana No. 13 del 2013, de las cuales 45 se dedican al ensamble de componentes electrónicos. Se aplica un instrumento de medición-cuestionario a una muestra de 49 empresas en Tijuana, Baja California. La investigación se llevo a cabo los dos últimos cuatrimestres del 2012 y todo el año 2013. Los factores que se tomaron en cuenta en el cálculo de la muestra, es que la población se considera con características homogéneas, además, de contarse con una población finita, ya que el número de empresas maquiladoras es conocido y la representatividad de la muestra está determinada por un error permisible de 0.068, con un nivel de confianza del 95% y $p = q = 0.5$. La muestra para la población finita de empresas del ramo automotriz como se muestra en la Tabla 1:

Tabla 2: Total de Empresas de Acuerdo al Directorio de la Industria Maquiladora de Baja California No. 13 del 2013

Total de Empresas Automotrices	Muestra
75	49

La tabla muestra que el total de empresas registradas en el Directorio de la industria maquiladora que integran una población de 75 maquiladoras, la población se considera con características homogéneas y se contó con una población finita, porque se conoce el número, dando como resultado que la muestra esperada es de 49 empresas estas fueron válidas y ninguna fue excluida al momento de analizar la información. Fuente elaboración propia, (2014)

Validación del Instrumento

A los empleados de las gerentes de la industria maquiladora se les aplicó un cuestionario conformado de 49 preguntas, el cual fue validado relacionado al tema de estudio. Se utilizó una escala de medición de *likert*. Se elaboraron los cuadros que permiten un análisis de los factores que inciden de manera directa en la responsabilidad social empresarial como factor de competitividad en la Industria Maquiladora en Tijuana, B.C., México. La validez del cuestionario se determinó mediante el coeficiente de confiabilidad de *Alfa-Cronbach*, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .80, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable). A continuación se muestra en la Tabla 2.

Tabla 3: Análisis de Fiabilidad

Alfa de Cronbach	No. de Elementos
0.925	49

En la tabla se muestra la validez del cuestionario se determinó mediante el coeficiente de confiabilidad de *Alfa-Cronbach*, por medio del programa SPSS: el resultado arrojado por dicho programa fue de .925, un grado de confiabilidad aceptable (ya que esta por arriba .60 y de 0.70, puntuación mínima aceptable.). Fuente: elaboración propia (2014)

RESULTADOS

Correlaciones Bivariadas (Matriz de Pearson) de las Variables Independientes

Para determinar las variables en las que existe correlación se utilizó la Matriz de Correlación de *Pearson*. Los resultados de las correlaciones permiten concluir que dos variables están relacionadas con otras dos variables: Se propone como estrategia de investigación que, a partir de la evidencia empírica que arroja la matriz de coeficientes de correlación de *Pearson*, considerar sólo aquellas correlaciones significativas al rango de 0.01 y 0.05 y de una magnitud igual o mayor a 0.50, lo cual representa una correlación positiva

de moderada a fuerte. Como se muestra en la Tabla 3. Resultando las variables independientes con una correlación más alta de acuerdo al criterio establecido con anterioridad.

Tabla 4: Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables Correlaciones Bivariadas (Matriz de *Pearson*) de las Variables

Imagen de la Marca	0.823
Rendimiento	0.917
Normas y regulaciones	0.854
Gestión ambiental	0.964

*En la tabla se observan las correlaciones que resultaron del análisis estadístico a través del SPSS 15. Se muestran las correlaciones más altas con respecto a las variables independientes, dando como resultado la imagen de la marca con 0.823 el rendimiento incide en un 0.917, las normas y regulaciones en 0.854 y por último la gestión ambiental en un 0.964 inciden de manera directa en la responsabilidad social empresarial como factor de competitividad en la Industria Maquiladora, presentando correlaciones significativas en el nivel de 0.01. Fuente: elaboración propia (2014) **La correlación es significativa en el nivel 0.01 * La correlación es significativa en el nivel 0.05*

Los resultados de las correlaciones anteriores permiten concluir que las variables la imagen de la marca con 0.823 el rendimiento con un 0.917, las normas y regulaciones en 0.854 y por último la gestión ambiental en un 0.964 inciden de manera directa en la responsabilidad social empresarial como factor de competitividad en la Industria Maquiladora de Tijuana, B.C., México. En lo referente a la imagen de la marca el resultado de la correlación es de 0.823, dado que la industria maquiladora si el líder en su sector, son dinámicas, innovadoras, progresistas, son empresas seguras, reconocidas, respetadas y con prestigio.

El rendimiento dio como resultado una correlación de 0.917, debido a la calidad del producto, la eficiencia de los procesos operativos internos, la organización de las tareas de los colaboradores, la satisfacción de los clientes, la rapidez de adaptación a las necesidades de los mercados, el incremento de las maquiladoras en el mercado, la motivación y satisfacción de sus empleados y la reducción de la rotación que tienen en áreas administrativas y por último la reducción del ausentismo laboral. Asimismo en cuanto al resultado de las normas y regulaciones el resultado de correlación es de 0.854 ya que las maquiladoras tienen un compromiso de cumplir con las leyes y regulaciones ambientales, han tomado medidas para mejorar su desempeño ambiental debido a las regulaciones ambientales con que cuenta, han cambiado su consumo de agua, combustibles, consumo de energía eléctrica a partir del cumplimiento de las normas ambientales, además de que conocen el monto de las multas por no cumplir las normas ambientales en su ramo y reciben visitas periódicas de tipo ambiental. Por último el resultado obtenido de la gestión ambiental es de 0.964, las maquiladoras cuentan con una persona que está a cargo de los asuntos ambientales, cuentan con un comité de ambiente, seguridad e higiene, asimismo con un sistema formal de gestión ambiental, manuales de gestión ambiental, manejan indicadores de desempeño ambiental, cuentan con instalaciones, equipos y sistemas anticontaminantes o de tratamiento pro ambiental, han realizado cambios en el equipo para mejorar la ecología, han realizado cambios por razones ambientales en los insumos y productos, tomaron medidas para mejorar su desempeño ambiental debido a los requerimientos de los proveedores de insumos y a las presiones de la comunidad local, todo esto con la finalidad de mejorar su imagen pública. Cuentan con un inventario de fuentes potenciales de contaminación, un sistema reciclamiento, recirculación y tratamiento de agua y tienen proyectos de investigación y desarrollo o de ingeniería con fines ambientales y han contratado alguna empresa de consultoría ecológica.

CONCLUSIONES

La responsabilidad social empresarial es hoy en día una necesidad para toda empresa, debido a que una organización que se preocupa por mejorar continuamente y que entre sus metas esté el permanecer en el mercado, debe aprender a interactuar correctamente en el entorno en el que se maneja cuidando

minuciosamente que el alcanzar sus objetivos y metas no dañen la relación ni el entorno en el que se encuentra y una vez logrado esto, entonces, la RSE se convierte en un factor de competitividad para esa empresa. (Parra et. al, 2012). Las maquiladoras las deben considerar como una herramienta estrategia para elevar su competitividad, sus resultados son a largo plazo y afecta de manera positiva su competitividad al mejorar sus productos, los procesos de producción y obtienen la satisfacción y lealtad de sus clientes. Asimismo se incrementa la motivación y fidelidad de los colaboradores, lo cual fomenta el incremento de su creatividad y capacidad de innovación. Mejora su imagen pública al obtener certificaciones o premios, por ende tiene proyección hacia la comunidad, obtiene mejor posicionamiento en el mercado laboral, mayor relaciones con otras empresas del mismo sector y tienen mayor acceso a fondos de apoyos financieros gubernamentales, debido a la consolidación de la empresa y su imagen.

En lo referente a la imagen de la marca, dado que la industria maquiladora si el lider en su sector, son dinamicas, innovadoras, progresistas, son empresas seguras, reconocidas, respetadas y con prestigio. El rendimiento se manifiesta en la calidad del producto, la eficiencia de los procesos operativos internos, la organización de las tareas de los colaboradores, la satisfacción de los clientes, la rapidez de adaptación a las necesidades de los mercados, el incremento de las maquiladoras en el mercado, la motivación y satisfacción de sus empleados y la reducción de la rotación que tienen en áreas administrativas y por último la reducción del ausentismo laboral. Asimismo en cuanto al resultado de las normas y regulaciones las maquiladoras tienen un compromiso de cumplir con las leyes y regulaciones ambientales, han tomado medidas para mejorar su desempeño ambiental debido a las regulaciones ambientales con que cuenta, han cambiado su consumo de agua, combustibles, consumo de energía eléctrica a partir del cumplimiento de las normas ambientales, además de que conocen el monto de las multas por no cumplir las normas ambientales en su ramo y reciben visitas periódicas de tipo ambiental.

Por último la gestión ambiental, las maquiladoras cuentan con una persona que está a cargo de los asuntos ambientales, cuentan con un comité de ambiente, seguridad e higiene, asimismo con un sistema formal de gestión ambiental, manuales de gestión ambiental, manejan indicadores de desempeño ambiental, cuentan con instalaciones, equipos y sistemas anticontaminantes o de tratamiento pro ambiental, han realizado cambios en el equipo para mejorar la ecología. Estas han realizado cambios por razones ambientales en los insumos y productos, tomaron medidas para mejorar su desempeño ambiental debido a los requerimientos de los proveedores de insumos y a las presiones de la comunidad local, todo esto con la finalidad de mejorar su imagen pública. Cuentan con un inventario de fuentes potenciales de contaminación, un sistema reciclamiento, recirculación y tratamiento de agua y tienen proyectos de investigación y desarrollo o de ingeniería con fines ambientales y han contratado alguna empresa de consultoría ecológica. Por último se puede concluir que la imagen de la marca, el rendimiento, las normas y regulaciones así como la gestión ambiental inciden de manera directa en la responsabilidad social empresarial como factores de competitividad en la Industria Maquiladora en Tijuana, B.C., México.

Aportación de la Investigación

La principal contribución de este trabajo, es la determinación de los factores de competitividad que inciden de manera directa en la responsabilidad social en la Industria Maquiladora de Tijuana, B.C., México, tales como: la imagen de la marca, el rendimiento, las normas y regulaciones así como la gestión ambiental contribuirán a mejorar los niveles de su competitividad.

Limitación de la Investigación

La principal limitación que se presentó en la investigación, fue la recolección de la información, debido básicamente a la resistencia y poca colaboración que se presento al inicio de la aplicación de los cuestionarios por parte de los sujetos de estudio, prolongando significativamente, el periodo para recabar los datos y por ende el procesamiento de la información para obtener los resultados de la investigación.

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TIPO DE CAMBIO Y DESEMPEÑO DE LAS EXPORTACIONES EN PERIODOS DE VOLATILIDAD FINANCIERA: EL CASO DE MÉXICO Y CHINA

Mario Alberto Lagunes Pérez, Universidad Popular Autónoma del Estado de Puebla
Héctor Hugo Pérez Villarreal, Universidad Popular Autónoma del Estado de Puebla

RESUMEN

A partir de la crisis financiera de 2008 se incrementó la volatilidad del tipo de cambio respecto al dólar estadounidense en varias naciones, para diversos autores el tipo de cambio sigue siendo determinante de la competitividad de las exportaciones, de modo que el objetivo de esta investigación no experimental cuantitativa, y correlacional descriptiva se centra en una aproximación metodológica para evaluar si existe una relación estadísticamente significativa entre el tipo de cambio y las exportaciones chinas y mexicanas, para lo cual se utilizará un modelo GARCH (p,q). Los resultados sugieren que esta relación solo es válida para China, siendo el ingreso de los Estados Unidos la variable que mejor explica el comportamiento de las exportaciones mexicanas.

PALABRAS CLAVE: Tipo de Cambio, Exportaciones, Competitividad

EXCHANGE RATE AND EXPORTS PERFORMANCE DURING VOLATILITY FINANCIAL PERIODS: THE CASE OF MEXICO AND CHINA

ABSTRACT

The 2008 financial crisis increased the volatility of many nation's exchange rate compared to the U.S. dollar, some authors point out that the exchange rate continues to be an important determinant of the competitiveness of exports, The objective of this non-experimental, quantitative, descriptive and correlational research focuses on a methodological approach to assess whether there is a statistically meaningful relationship between exchange rate and the exports of China and Mexico, for which a GARCH (p, q) model will be used. The results suggest that this relationship is only valid for China, being the income of the United States the variable that best explains the behavior of Mexican exports.

JEL: F02, F10, F31, F62, G01, G15, G38

KEYWORDS: Exchange Rate, Exports, Competitiveness

INTRODUCCIÓN

El mercado estadounidense ha sido por muchas décadas un importante destino de las exportaciones mundiales ocasionando que tanto gobiernos como países procuren promover la competitividad de sus productos para poder incursionar en dicho mercado, en la actualidad dos países emergentes se encuentran entre los 4 principales socios comerciales de los Estados Unidos, tal es el caso de la República Popular China y México. La crisis financiera mundial que inició a finales de 2008 ha traído desequilibrios monetarios y comerciales que han afectado de manera diferente a varias naciones, ocasionando en el caso de México una contracción de su economía en el año 2009 así como la devaluación e incremento en la volatilidad del tipo de cambio respecto al dólar estadounidense, China por su parte experimentó una desaceleración de su crecimiento económico, pero al contrario de México las autoridades monetarias han

procurado una revaluación del yuan respecto al dólar estadounidense, obligando a las empresas exportadoras de dichas naciones a cambiar sus políticas y metas corporativas. Las innovaciones científicas aportadas al tema de la competitividad como elemento de éxito en el sector exportador, han considerado diferentes variables relevantes para una mejora de la misma, no obstante todavía se han presentado en los últimos años estudios científicos en los cuales el valor del tipo de cambio y el costo de la mano de obra continúa siendo una variable estadísticamente significativa para explicar el desempeño de las exportaciones, sin embargo otros estudios continúan reconociendo que existen otras variables estadísticamente significativas que puedan explicar el volumen de las exportaciones como lo son: el ingreso mundial, el ingreso de los Estados Unidos, los diferenciales de inflación, el tipo de cambio real de las divisas respecto al dólar u otras monedas con las que realizan importantes flujos comerciales y el tipo de cambio de los países competidores. Esta investigación no experimental, cuantitativa y correlacional descriptiva, tiene como objetivo determinar el modo en que las variaciones del tipo de cambio de las divisas de México y la República Popular China han impactado el desempeño de las exportaciones de dichas naciones.

REVISIÓN DE LA LITERATURA

La implementación de elementos competitivos que favorezcan a las empresas y a las naciones juegan un papel altamente importante en la mayoría de las economías del mundo orientadas al sector exportador e integradas al comercio internacional (Organisation for Economic Co-operation and Development ([OECD], 2009).

Globalización y Competitividad

Desde que comenzó el proceso de globalización a finales del siglo pasado, la competitividad ha sido un elemento estratégico que requieren tanto las empresas como las naciones para tener éxito en los mercados mundiales, Ketels (2010) argumenta que ante la situación económica y financiera mundial que se derivó de la crisis de 2008, los países alrededor del mundo se encuentran examinando la manera de reactivar el crecimiento económico, en países altamente integrados a la economía mundial estos esfuerzos se enfocan en desarrollar habilidades que permitan incrementar la colocación de bienes y servicios domésticos en los mercados globales mediante el impulso a la competitividad de las exportaciones. El proceso de globalización ha tenido como consecuencia que las exportaciones de México pasaran de 40,711 millones de dólares en 1990 a 349,569 millones de dólares en 2013, expandiéndose en un 758%, por su parte la exportaciones chinas pasaron de 249,203 millones de dólares en 1990 a 2,048,782 millones de dólares en 2012 presentando un crecimiento del 722% (Organización Mundial de Comercio [OMC], 2014).

La mayor parte de las investigaciones científicas muestran que la competitividad es un elemento determinante para el desarrollo económico y social de las naciones, Atkinson (2013) afirma que no existe un acuerdo acerca de lo que es y lo que representa el término competitividad puesto que muchas veces el concepto es bastante ambiguo y se confunde con conceptos como lo son la innovación y la productividad, no obstante que los términos pueden ser muy similares, al momento de diseñar modelos o políticas, las variables utilizadas pueden ser muy diferentes, lo que da como resultado diferentes metodologías e índices y que los resultados arrojados por las investigaciones científicas pueden ser contradictorios.

Esser, Hillebrand, Messner y Meyer-Stamer (1994), analizan a la competitividad desde el punto de vista macroeconómico y microeconómico. El nivel macroeconómico está relacionado con el desempeño de las economías en relación a otros países y se mide usualmente por el crecimiento económico, dentro de las variables más comúnmente utilizadas para medir la competitividad a nivel macroeconómico se encuentran agregados económicos y financieros como son: el rendimiento comercial, balanza de pagos, el tipo de cambio, las tasas de interés, inversión en infraestructura, costo de la mano de obra incluyendo también variables cualitativas como son el nivel de actividad científica y tecnológica del país, los resultados de las instituciones en el campo de la investigación y desarrollo y la transparencia gubernamental. A nivel

microeconómico las medidas cuantitativas de competitividad se estiman en base a elementos como son: la participación del mercado, indicadores de productividad y/o costos, márgenes de ganancia y/o beneficios netos, del mismo modo cualitativamente, existen mediciones y definiciones como la investigación y las estrategias gerenciales.

Tipo de Cambio Real y Exportaciones

Uno de los indicadores más frecuentemente utilizados para medir los cambios en la competitividad internacional son los precios o costos relativos de las mercancías, expresadas en una moneda común, lo que se conoce como el tipo de cambio real (Turner y Van't Dack, 1993). Del mismo modo que otras variables analizadas, tampoco existe un acuerdo sobre el efecto que tendría el tipo de cambio real sobre el nivel de exportaciones de un país. Baldwin y Krugman (1989) afirman que únicamente a través de una depreciación muy alta en el tipo de cambio se puede tener una influencia real en las exportaciones, debido a la existencia de costos hundidos, en cuanto a los mercados emergentes, Berman y Berthou (2006) afirman que las imperfecciones en los mercados financieros de estas naciones pueden conducir a una respuesta muy pequeña sobre el nivel de exportaciones ante la depreciación del tipo de cambio real, por su parte Berthou (2008) argumenta que la apreciación del tipo de cambio real reduce el valor de las exportaciones, llegando a estimar que una apreciación del 10% ocasiona una disminución en la exportaciones del 6.8% en los países que utiliza como muestra,

Analizando casos específicos, Berger y Martin (2011) concluyen que uno de los pilares para el incremento en la competitividad de la exportaciones de China ha sido la tasa de cambio subvaluada, por su parte Sato, Shimizu, Shrestha y Zhang (2013) realizan un análisis que va del año 2005 al 2013, encontrando que la apreciación del yen japonés afectó las exportaciones de algunas industrias de ese país excepto al sector automotriz, mientras que la apreciación del won surcoreano aparte de ocasionar una pérdida de competitividad en varias industrias, también afectó de manera negativa el sector automotriz, Cheung y Sengupta (2013) concluyen que la apreciación de la rupia ha tenido un impacto negativo y significativo en el nivel de exportaciones de India, por lo que urgen a las autoridades monetarias a evitar la apreciación de la moneda, por su parte Aspe y Jarque (1985) elaboran un modelo de exportaciones donde se utilizan los precios de exportación e ingreso mundial como variables independientes, puesto que el principal destino de las exportaciones mexicanas son los Estados Unidos de América, Peñaloza Webb (1988) desarrolla un modelo de exportaciones que está en función del nivel de ingreso de dicha nación.

Breve Marco Contextual

El principal receptor de las exportaciones mexicanas son los Estados Unidos de América que contabilizaron a diciembre del año 2013 el 80.74% de las exportaciones totales de México (Banco de México, 2014). Es importante señalar que a partir de 1990 y hasta 2002 México fue incrementando su comercio bilateral con los Estados Unidos, sin embargo a partir de 2003, China desplazó a México convirtiéndose así en un competidor importante de los productos y servicios mexicanos (Chavez y Leyva, 2007). A su vez China se ha convertido en un elemento fundamental del desempeño económico mundial con un ingreso que representa el 11.36% del ingreso mundial y cuyas exportaciones representan el 11.3% del total mundial (Banco Mundial, 2013). Del mismo modo las exportaciones chinas tienen un mayor grado de diversificación regional puesto que el 17.2% de las mismas tiene como destino los Estados Unidos de Norteamérica, el 16.3% es adquirido por la Unión Europea, el 15.8% llegan a Hong Kong y Japón adquiere un 7.4% de las mismas. Es importante el impacto que China tiene en el comercio exterior mexicano, ya que después de los Estados Unidos de América, la segunda fuente de importaciones mexicanas provienen de China que representan el 14.92% de las importaciones totales, no obstante la participación mexicana en China es aún muy pequeña, ya que solo el 1.40% de las exportaciones totales tienen como destino dicha nación. (Instituto Nacional de Estadística y Geografía [INEGI], 2012).

Cabe destacar que la crisis financiera internacional que dio inicios a partir del año 2007 y se agudizó en 2008, desencadenó una crisis económica global que impactó a diferentes sectores ocasionando la caída de los precios de las acciones en los mercados de valores, quiebras bancarias, inestabilidad en el comportamiento de los precios de los metales, volatilidad cambiaria, desempleo y el descenso en los precios de muchas de las materias primas (León y De la Rosa, 2010). En el caso de México el PIB retrocedió un 6.9% en el año 2009 e incrementó la volatilidad del tipo de cambio del peso mexicano respecto al dólar estadounidense, Por su parte China experimentó una disminución en su tasa de crecimiento de un 14.2% en 2007 a un 9.6% en 2008 y a un 9.2% en 2009, mientras que el yuan chino ha venido experimentando un periodo de apreciación pasando de 7.25 unidades por dólar en 2008 a 6.28 por dólar en 2013.

METODOLOGÍA

Este estudio tiene como finalidad analizar los efectos que la variación en el tipo de cambio del peso mexicano y el yuan chino tiene sobre las exportaciones de dichos países en el periodo 2007-2013, para lograr este objetivo, se realizarán pruebas econométricas para analizar el cambio en el valor de las exportaciones de los países anteriormente mencionados como consecuencia de las variaciones en el tipo de cambio de sus respectivas divisas, además se incluyen otras variables que pueden impactar el nivel de dichas exportaciones como los son el ingreso de los Estados Unidos, el ingreso mundial, el tipo de cambio del yuan chino y del peso mexicano respecto al dólar estadounidense.

Especificación Empírica del Modelo

Las variables a utilizar en esta investigación abarcan el periodo 2007-2013, información que fue obtenida de las bases de datos de INEGI y del Banco Mundial, para verificar la existencia de relación entre el tipo de cambio real de las divisas seleccionadas sobre el valor de sus respectivas exportaciones se utilizará una versión del modelo GARCH (1,1), el cual al modelar la varianza, permite determinar si la variación de una variable incluida en ese modelo tiene efectos sobre la variable dependiente. El modelo que se utilizará para validar la relación anteriormente comentada es el siguiente:

$$\begin{aligned} (1) \quad xc_t &= a_b + b_t xc_{t-1} + \eta_t \\ (2) \quad \sigma_t^2 &= \varphi_t + \alpha_t \eta_{t-1}^2 + \beta_t \sigma_{t-1}^2 + \gamma_t \text{divc}_{t-1} + \delta_t \text{usa}_{t-1} + \varepsilon_{mt} \text{mxn}_{t-1} + \zeta_t \text{wor}_{t-1} \\ (3) \quad xm_t &= a_b + b_t xm_{t-1} + \eta_t \\ (4) \quad \sigma_t^2 &= \varphi_t + \alpha_t \eta_{t-1}^2 + \beta_t \sigma_{t-1}^2 + \gamma_t \text{divm}_{t-1} + \delta_t \text{usa}_{t-1} + \varepsilon_{yt} \text{yua}_{t-1} + \zeta_t \text{wor}_{t-1} \end{aligned}$$

Donde:

xc_t Es el valor en el tiempo t de las exportaciones chinas y xm_t es el valor para las exportaciones mexicanas.

a_b Es el término constante.

Xc_{t-1} Es el valor en el tiempo t-1 de las exportaciones chinas y Xm_{t-1} es el valor de las exportaciones mexicanas.

η_t Es el término de error aleatorio.

σ_t^2 Es la varianza condicional, es decir, aquella pronosticada por la información de períodos anteriores.

φ_t Es el término constante del modelo de la varianza.

$\alpha_t \eta_{t-1}^2$ Es el término ARCH e indica el efecto del mismo sobre el modelo.

$\beta_t \sigma_{t-1}^2$ Es el término GARCH indica el efecto del mismo sobre el modelo.

γ_j Es el coeficiente del tipo de cambio de cada divisa respecto al dólar estadounidense del modelo de la varianza, el cuál es útil para determinar cómo esta variable afecta a la variable dependiente.

$divc_{t-1}$ Es el tipo de cambio real del yuan respecto al dólar estadounidense en el periodo t-1, $divm_{t-1}$ es el tipo de cambio del peso mexicano.

δ_i Es el coeficiente del ingreso de Estados Unidos que servirá para encontrar la existencia de alguna relación del mismo con la variable dependiente.

usa_{t-1} Es valor del Ingreso de Estados Unidos en el tiempo t-1.

ε_{mt} Es el coeficiente del tipo de cambio del peso mexicano respecto al dólar estadounidense el cual permite observar si tiene algún efecto sobre la variable dependiente.

mxn_{t-1} Es el tipo de cambio del peso mexicano respecto al dólar estadounidense en el tiempo t-1

ε_{yt} Es el coeficiente del tipo de cambio del yuan chino respecto al dólar estadounidense el cual permite observar si tiene algún efecto sobre la variable dependiente.

yua_{t-1} Es el tipo de cambio del yuan chino respecto al dólar estadounidense en el tiempo t-1

ζ_i Es el coeficiente del ingreso mundial el cuál se utiliza para determinar cómo esta variable impacta a la variable dependiente.

wor_{t-1} Es valor del ingreso mundial en el tiempo t-1. El valor de cada variable se encuentra expresado como $\ln p_{t+1} - \ln p_t$. Estadísticamente existe la posibilidad de que el efecto de las variables independientes no se presente en el mismo periodo de tiempo, sino en algún momento posterior por lo que para capturar esa posibilidad la ecuación (1) se amplía de la siguiente manera:

$x_{t+1} = a_b + b_i r_{t-1} + \eta_t$, con $i = -1, 0, 1, 2, \dots$ (3) Este estudio no pretende pronosticar el valor de las exportaciones de los países seleccionados, sino determinar si el tipo de cambio tiene un efecto estadísticamente significativo sobre el valor de las mismas por lo que el enfoque recae en el valor y la significancia de los coeficientes $\gamma_t, \delta_t, \varepsilon_t, \zeta_t$.

Hipótesis

Cuando el valor del tipo de cambio real es la única variable que tiene un impacto sobre el valor de las exportaciones, el coeficiente estimado del tipo de cambio real debe ser estadísticamente significativo y distinto a cero, mientras que el resto de las variables deben ser iguales a cero.

$H_{01}: |\gamma_t| \neq 0; \delta_t = \varepsilon_t = \zeta_t = 0$

En todas las estimaciones el coeficiente del término GARCH (β_i) debe ser significativo, lo cual indica que la estimación del modelo mediante el proceso GARCH es la adecuada.

RESULTADOS

En primera instancia se realizan las pruebas LM y White, cuyo propósito es analizar la presencia de autocorrelación y heteroscedasticidad. Los resultados obtenidos muestran la existencia de ambos elementos, estimándose con el procedimiento GARCH (1,1).

Tabla 1: Resultados Econométricos del Modelo del Valor de las Exportaciones de China Como Función del Tipo de Cambio Real del Yuan Respecto al Dólar Estadounidense

A	γ_t	δ_t	ε_{mt}	ζ_t
0	0.13 (1.99)*	0.05 (2.07)*	0.34 (0.52)	0.06 (2.04)*
1	0.18 (2.03)*	0.15 (2.10)*	0.39 (0.61)	0.13 (2.07)*
2	0.15 (0.54)	0.35 (0.62)	0.14 (0.07)	0.19 (0.23)

* significativo al 5%, ** significativo al 1%. El dato entre paréntesis bajo el coeficiente es el valor del estadístico Z; A=número de adelantos

Tabla 2: Resultados Econométricos del Modelo del Valor de las Exportaciones de México Como Función del Tipo de Cambio del Peso Mexicano Respecto al Dólar Estadounidense

A	γ_t	δ_t	ε_{yt}	ζ_t
0	0.19 (0.34)	-0.32 (-2.08)*	0.10 (3.14)**	0.04 (0.28)
1	0.38 (0.35)	-0.34 (-2.11)*	0.29 (3.22)**	0.18 (0.17)
2	0.17 (0.31)	0.14 (0.08)	0.05 (0.17)	0.15 (0.01)

* significativo al 5%, ** significativo al 1%. El dato entre paréntesis bajo el coeficiente es el valor del estadístico Z. A=número de adelantos

Los resultados obtenidos muestran efectos mixtos para cada uno de los países utilizados en la muestra, siendo el ingreso de los Estados Unidos la única variable que muestra un efecto estadísticamente significativo sobre el valor de las exportaciones tanto de México como de China. Es importante resaltar que en el caso de China el coeficiente del tipo de cambio de su moneda respecto al dólar estadounidense es significativo, lo cual permite deducir que esta variable durante el periodo analizado ha impactado el nivel de exportaciones de dicha nación, si bien se sabe que el yuan ha sido altamente controlado por las autoridades monetarias, pareciera que las fuerzas económicas tanto internas como externas han obligado al estado a apreciar la moneda pudiendo ser un factor que explique la disminución en las tasas de crecimiento, que si bien son superiores a la media mundial, son bajas respecto a las que se presentaban en periodos anteriores. El ingreso mundial también tiene estadísticamente un efecto directo con las exportaciones de la República Popular China, es así que cuando éste disminuye, las exportaciones se ven afectadas de manera negativa muy probablemente por la diversificación de las mismas y el contagio de la crisis al resto del mundo. Para todo el resto de las variables explicativas el modelo no muestra una relación estadísticamente significativa, por lo que en el periodo analizado el tipo de cambio, el ingreso de los Estados Unidos y el comportamiento global de la economía son las variables que han impactado el nivel de exportaciones de China.

Analizando los resultados de México, la primera diferencia sustancial respecto al caso chino consiste en que el coeficiente del tipo de cambio real de su moneda respecto al dólar estadounidense no es significativo, es decir que su economía se ha desenvuelto de modo que el tipo de cambio no sea una ventaja competitiva significativa que impulse el desempeño de las exportaciones, situación que se tendría que continuar analizando ante la depreciación de la moneda en el mes de septiembre y principios de octubre de 2014 además de la volatilidad que ha presentado en el periodo analizado. En el caso del ingreso mundial, las exportaciones mexicanas parecen no ser afectadas por el mismo, de hecho los resultados de la tabla 2 muestran que el ingreso de los Estados Unidos es el principal determinante del nivel de las exportaciones mexicanas, lo cual es lógico ya que en promedio el 79% de las exportaciones mexicanas tienen como destino dicha nación, por lo que durante el periodo estudiado el comercio mexicano ha sido altamente dependiente del comportamiento de la economía estadounidense.

Además se puede apreciar que también existe una competencia de las exportaciones chinas y las exportaciones mexicanas en el mercado estadounidense, puesto que el coeficiente del tipo de cambio del yuan resulta significativo y con valor negativo, lo cual indicaría que el encarecimiento relativo de la mano de obra y de las exportaciones chinas han beneficiado a las exportaciones mexicanas cuyo destino son los Estados Unidos. Los resultados del ingreso mundial sugieren no tener un impacto estadísticamente significativo para el mercado mexicano por lo que durante el periodo analizado las exportaciones mexicanas han sido explicadas por el desempeño de la economía estadounidense y por el comportamiento de la competencia china. Los resultados permiten observar que las economías de los países analizados se han ido comportando de manera diferenciada, es notable el caso en cómo la economía mexicana se ha ido desenvolviendo de modo que el volumen de sus exportaciones ha dejado de ser función del tipo de cambio, dejando de ser un factor que otorgue a las empresas de dicha nación una ventaja competitiva, no obstante la economía china parece seguir dependiendo del valor de su moneda para impulsar las exportaciones, de modo que se tendría que trabajar para crear las condiciones microeconómicas y macroeconómicas para evitar que las exportaciones sean función del tipo de cambio debido a las consecuencias que las depreciaciones y apreciaciones traen sobre las variables fundamentales de las economías. China ha tenido éxito en la diversificación de sus exportaciones, situación que

México no ha logrado puesto que un alto porcentaje de sus exportaciones siguen dependiendo del desempeño económico de los Estados Unidos, el Tratado de Libre Comercio para Norteamérica y su localización geográfica pueden ser factor que expliquen la situación anterior, no obstante habría que analizar este último elemento ya que por varios años China ha desplazado a México como socio comercial de los Estados Unidos. Es importante señalar que ante el fenómeno de la globalización y siendo la economía de Estados Unidos el motor más importante de la economía mundial, una situación adversa en la economía de dicha nación se ve reflejada en la mayor parte de los países del mundo como se observó en la crisis de finales de la primera década del siglo XXI, por lo que en un momento dado la diversificación de las exportaciones no podría dar los resultados que sugieren los teóricos, puesto que como se observa en los resultados de la tabla 1 el ingreso mundial tiene un afectación sobre las exportaciones chinas, de modo que si el comportamiento negativo del ingreso de Estados Unidos se permea en el ingreso mundial, la ventaja de la diversificación de las exportaciones se vería nulificada.

La economía china se ha convertido en un competidor muy importante dentro de la economía mundial, llegando a desplazar las exportaciones de otras naciones, mucho se ha escrito sobre las condiciones desleales con las que China ha logrado mejorar sus niveles de competitividad, pero dado que la economía mundial, incluida la estadounidense, siguen dependiendo de costos bajos, es seguro que las exportaciones chinas seguirán siendo un competidor a tomar en cuenta durante un periodo largo de tiempo al realizar la toma de decisiones.

CONCLUSIONES

El presente estudio muestra que a diferencia de lo que mencionan algunos autores, no se puede determinar en algunos casos si efectivamente el tipo de cambio tiene un efecto sobre las exportaciones, sin embargo es claro que el comportamiento económico de Estados Unidos y por ende de la economía mundial son un elemento clave que determina el nivel de exportaciones de México y China. La globalización parece tener un impacto significativo en la competitividad de las exportaciones de los países analizados, ya que en el caso específico de China las exportaciones de esa nación son un importante competidor de las empresas mexicanas. Queda claro para los empresarios mexicanos que el tipo de cambio no parece ser ya una variable decisiva sobre la cual realizar una adecuada toma de decisiones, ya que hay que considerar otros elementos que permitan que sus mercancías sean competitivas a nivel global, no obstante la volatilidad del tipo de cambio puede alterar los resultados de la empresa, por lo que sería conveniente una mayor utilización de coberturas que ofrecen los mercados derivados para alcanzar la metas de las empresas. La correcta toma de

decisiones, implica que las empresas tanto chinas como mexicanas deben tener la mayor y mejor calidad informativa sobre el desempeño económico y financiero en Estados Unidos. Los gobiernos de las naciones analizadas deben elaborar políticas que permitan desarrollar empresas exitosas, en vez de únicamente crecimientos espectaculares de corto plazo, que a la larga pueden ser muy perjudiciales, de modo que el entorno económico es definitorio para que el sector empresarial pueda alcanzar las metas planeadas, gestionar el riesgo y mejorar sus niveles de competitividad que les permita colocar sus productos y competir de manera exitosa en el mercado mundial.

Este trabajo tiene como limitante el carecer de un análisis más profundo de la demanda de productos de las naciones estudiadas en el exterior, tampoco explica el modo y la razón por la que los bancos centrales han intervenido en sus monedas ya que si bien no son objeto de este estudio, si podrían ser consecuencia de un deterioro económico que pudiese impactar a las empresas exportadoras. Se recomienda construir una función de demanda de productos de las naciones en el mercado mundial e incluir un modelo que explique el comportamiento de los costos de mano de obra, también es importante notar que éste trabajo se desarrolla durante un periodo en que los mercados financieros han sido muy volátiles, por lo que no se puede inferir que los resultados sean similares en una situación de estabilidad económica y financiera más estable.

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BIOGRAFÍA

Mario Alberto Lagunes Pérez: Doctor en Dirección y Finanzas por la Universidad Popular Autónoma del Estado de Puebla. Coordinador de los posgrados en Dirección y Finanzas en dicha Universidad y profesor de diversas asignaturas de posgrados y licenciatura del área de negocios. Se puede contactar en el Centro Interdisciplinario de Posgrados de la UPAEP, 21 sur 1103, Colonia Santiago, CP 72160, Puebla, Pue. México., Correo electrónico marioalberto.

Héctor Hugo Pérez Villarreal es Candidato a Doctor en Economía y Empresa por la Universidad Castilla-La Mancha (España). Es Profesor e Investigador en los posgrados de Mercadotecnia y Ventas Estratégicas en la Universidad Popular Autónoma del Estado de Puebla. Se puede contactar en el Centro Interdisciplinario de Posgrados de la UPAEP, 21 sur 1103, Colonia Santiago, CP 72160, Puebla, Pue. México., Correo electrónico hectorhugo.

SOCIALIZACIÓN Y ENGAGEMENT

Carlos Reynoso-Núñez, Universidad Popular Autónoma del Estado de Puebla
María Eugenia Cíofalo-Lagos, Universidad Popular Autónoma del Estado de Puebla

RESUMEN

La socialización es un proceso delicado ya que su impacto en el nuevo trabajador, será un determinante para el comportamiento que muestre dentro de la organización. Este estudio, parte de la observación realizada a un grupo de colaboradores perteneciente al nivel operativo dentro de una empresa automotriz, a quienes se les impartió el proceso de inducción, usando dos metodologías que difieren en tiempo y contenido. La de menor tiempo, con contenido más general, es específica para el puesto de trabajo; la de mayor tiempo, consideró aspectos del puesto del trabajo y propios de la cultura organizacional. A lo largo de tres meses se midieron los índices de rotación, ausentismo y engagement para identificar si al prolongar la conducción del individuo de nuevo ingreso hacia su área laboral, a la vez que al ambiente de la empresa, se genera como consecuencia una elevada satisfacción laboral que incide en la disminución de los índices de rotación y ausentismo, al introyectar desde el inicio, lo que la organización espera de ellos y tener así la certidumbre de lo que su puesto de trabajo requiere. De este modo se concluye que el modelo facilita el engagement y por lo tanto, disminuye rotación y ausentismo.

PALABRAS CLAVE: Socialización, *engagement*, satisfacción, sentido de pertenencia

SOCIALIZATION AND ENGAGEMENT

ABSTRACT

Socialization is a delicate process and its impact on the new worker will be decisive for the behavior displayed within the organization. This study, strives through the observation of a group of employees from the operational level of an automotive company, who passed through an induction process, using two methodologies that differ in time and content. One which had less time, also had more general content specific to the job; the largest one in time considered different aspects of the work as well as the organizational culture. Over three months turnover rates, absenteeism and engagement were measured to identify whether to prolong the conduction of individual entrants to their working area, while the environment of the company, generated high satisfaction through work so turnover and absenteeism decreased because it was introjected from the beginning. So they knew what was expected from their work and be certain at the organization. In conclusion this is an outcome from this model because it facilitates engagement and hence, reduces turnover and absenteeism.

KEYWORDS: Socialization, Engagement, Satisfaction,

Inducción y Socialización

El origen del proceso de Inducción surge de la necesidad de lograr satisfacción y compromiso en los trabajadores a pesar de realizar tareas de riesgo, gran dificultad o extremo peligro; con la finalidad de garantizar su permanencia una vez que desarrollaran las competencias necesarias para un óptimo desempeño (Topa y Moriano, 2012). Por lo tanto, la inducción debe dirigirse a encaminar y servir de guía a los nuevos colaboradores, para lograr su involucramiento en el trabajo y sean capaces de invertir su mejor esfuerzo para la eficiencia y eficacia organizacionales (Ivancevich *et. al*, 2004)

Así mismo, la socialización como lo menciona Schein (1979) puede concebirse como sinónimo de inducción, al ser un proceso de inserción y adaptación del individuo a una organización y; a la empresa le corresponde brindar los medios para lograr una integración favorable y generar estrategias de retención del talento, dirigidas tanto a procesos cognitivos como a la percepción de los factores ambientales óptimos para su desenvolvimiento (De Olivera, Rose-García, Tamayo, 2001). Las investigaciones que en diversos momentos históricos se han desarrollado para buscar la mejor metodología no empírica sino científica y documentada, orientada al mejor aprovechamiento de la capacidad del capital humano, subrayan centrarse en sus necesidades para evitar el ausentismo o rotación, facilitando la satisfacción laboral; (Lawrence, 2003; Richer, 2002; Ryan, 2000; Evans, 1986; citados por Lufthans, 2008 pp. 158, 159, 165, 167). De esta forma, se destaca la importancia que debe darse a cada uno de los actores; desde el directivo o empresario que atrae, retiene e involucra al talento humano en su proceso cultural, como el aspirante a ser considerado candidato a incorporarse al mundo laboral. Desde las tres aristas del comportamiento organizacional: individuo, grupo y organización se conforma un ente existente en un contexto provoca constantes interacciones y permea cada plano organizacional permanentemente.

Bournout y engagement: Las últimas investigaciones han permitido determinar que si bien existe el *engagement*, también está la parte contraria que es el *burnout* laboral, ese desgaste profesional, síndrome de cansancio emocional o agotamiento laboral, resultante de las actividades del puesto de trabajo que se traduce en baja motivación y comportamiento disfuncional en el trabajo (Raigosa y Marín, 2011). La psicología humanista sentó las bases para entender el *engagement* sobre la idea de la Persona como centro de la organización que logrará una mayor identidad externa al reforzar su autoconcepto, lo que incidirá en el incremento de la comunicación, práctica colaborativa y resultados positivos en su área de trabajo, partiendo del autoconocimiento, determinación de sus valores y extensión de sus redes de influencia (Cárdenas, 2014; Ciófalo, 2013). Estos conceptos parten de Maslow y Rogers como padres de la psicología humanista que se orientan en la promoción y máximo aprovechamiento de los talentos de las personas que forman parte de una organización para que puedan experimentar el *engagement* (Cárdenas *et. al.*, 2014). Por tanto, puede verse a la inducción como la plataforma ideal para prevenir conflictos en los niveles más complejos de la organización como lo son: Comunicación, liderazgo y motivación, principalmente. Así como para establecer el lazo de pertenencia que permita el *engagement* y el desarrollo de un óptimo compromiso institucional; por eso resulta trascendental afinar los elementos y procesos de la inducción (Rayton y Yalabik, 2014).

Lo anterior otorga coherencia al sentido de pertenencia a través del cual se consigue el *engagement* y por ende, la satisfacción laboral ligada a la productividad que sólo se logra a través de un proceso de inducción claramente definido para este propósito (Isauro, 2001). Bajo la misma línea, otro estudio afirma que existe correlación entre el contrato psicológico y el efecto negativo del *engagement* por lo que debe de trabajarse en el contrato psicológico que lo incrementa y repercute en la satisfacción laboral, cuando el colaborador percibe que su organización cumple con sus obligaciones (Rayton, 2014). A este respecto, un estudio realizado a 157 maestros durante 5 meses, arrojó como resultado que el *engagement* predijo la insatisfacción laboral y los problemas de salud que lo afectan negativamente y; demostró que aspectos como la satisfacción laboral, facilitan un alto rendimiento (Simbula y Guglielmi, 2013)

Rotación Laboral

La rotación o fluctuación laboral es considerada por los investigadores como aquellos cambios constantes de los trabajadores en lapsos cortos considerando que pueden ser biológicas; socialmente necesarias; por causas personales o impuestas por la empresa (Flores, Abreu y Badii, 2008). Por otra parte, Deloitte explica que la intención voluntaria de abandonar la organización es el deseo consciente y deliberado de un empleado, dentro de un intervalo de tiempo determinado. También explica que los colaboradores tratan de mantener sus puestos de trabajo en épocas de recesión, por lo que si la economía de un país es fuerte disminuye la rotación (Erickson, Schwartz y Ensell, 2009). Sin embargo, también hay organizaciones donde

los supervisores provocan la rotación de personal. Aldape, Pedrozo, Castillo y Velázquez (2011), investigaron los diferentes estilos de liderazgo de Hersey y Blanchard: Dirigir, Persuadir, Participar y Delegar y concluyeron que cada uno influye en la rotación de manera diferente. Otras investigaciones (Miller, 2011), han encontrado que 7.7 días al año por trabajador, es el promedio de ausentismo y; esta tendencia es de 8.7% en las organizaciones gubernamentales y en la industria manufacturera se reduce hasta 5.7% .

Ausentismo

Aunque existen estudios en donde se hace saber el impacto del ausentismo en materia de salud, debemos diferenciar en particular cuatro tipos de ausentismo por Enfermedad: a) General, causada por agentes externos al trabajo; b) Profesional, la que resulta como práctica de la actividad laboral; c) Accidente de trabajo, derivada de la práctica de la actividad y; d) Accidente en trayecto de trabajo que es el incidente que sufre el trabajador al trasladarse a su centro de trabajo o de regreso a su hogar (Ley del Seguro Social, 1973). En su caso Puc (2005), señala que existen 3 modelos de ausentismo: a) Económico que consiste en la tolerancia de las leyes para evitar presentarse a laborar sin tener aparentemente una repercusión en el hecho; b) Psicosocial que resulta de la interacción entre los miembros de los grupos de trabajo que crean subculturas con particulares formas de comportamiento que los identifica y; c) Médico, con características del medio demográfico que incluyen la distancia al trabajo, tipo de grupos sociales y grado de compromiso hacia la organización. Sin duda los números proyectan la realidad de los hechos y así, Vásquez (2011) en su investigación en una compañía de minas subraya que el 66.9% de ausencias se debió a enfermedad general y un 33.33% a riesgos de trabajo; estas evidencias permiten a las organizaciones tomar decisiones en base al impacto que puede tener el ausentismo en sus procesos productivos.

Satisfacción Laboral

Existe una fuerte relación entre satisfacción y estabilidad organizacional -refiriéndola como ausencia de ausentismo-. Sin embargo, el tema de satisfacción es complejo quizá porque se relaciona con la diversidad y es un tema de percepción humana. Así podemos destacar dos grupos de personas, las que se centran en un conjunto de sentimientos positivos y quienes las describen como actitudes en relación con aspectos específicos del trabajo (Newstrom, 1993). Por ello las actitudes están fuertemente relacionadas con la satisfacción laboral y al tener componentes Cognitivo, Afectivo y Comportamental, se ligan a descripciones, creencias, emociones y acciones intencionales que derivan en percepciones positivas o negativas que inciden definitivamente en el ausentismo, rotación y *engagement* (Griffin y Moorhead, 2011). Así la ausencia de *engagement* y recurrencia de ausentismo y rotación pueden llevar a desarrollar un síndrome conocido como *Burnout* que, en el ámbito del trabajo afecta significativamente la relación con compañeros y jefes, conduciendo a un verdadero agotamiento emocional, despersonalización y disminución de la autoestima y el autoconcepto que como indican las investigaciones, son decisivos para el sentido de autoeficacia (Ciófaló, 2013; McCray, Cronholm, Bogner, Gallo y Neill, 2008; Marrau, 2004; Aldrete, Pando, Aranda, Balcázar, 2003).

METODOLOGÍA

Dos grupos de colaboradores participaron en la implementación del método. El primer grupo participó 6 horas en el proceso de socialización; el segundo, se involucró durante 5 días de inducción en el que se incluyó un contenido más amplio. La de menor tiempo, con contenido más general, es específica para el puesto de trabajo; la de mayor tiempo, consideró aspectos del puesto del trabajo y propios de la cultura organizacional y la relación con jefes de otras áreas incluyendo tiempo para convivir con la dirección general.

Tipo de Estudio

Este es un trabajo cualitativo experimental transversal simple que parte del análisis comparativo de dos grupos de colaboradores de la misma organización. El proceso cuantitativo aborda una investigación experimental transversal.

Sujetos

Los trabajadores muestra conservan el título de puesto, obreros generales, estos colaboradores tienen un rango de edad de 19 a 38 años, con estudios de secundaria.

Instrumentos

Para esta investigación se aplicó una encuesta que pide básica del encuestado como son: edad y sexo. La encuesta es constituida por 15 enunciados. Se expresan afirmaciones en las que se buscaba conocer cómo se respondía a variables de entorno laboral para así identificar las cuestiones de mayor peso en los colaboradores, que a su vez tuviera un efecto en el tema de rotación, ausentismo y sentido de pertenencia en su área laboral. La percepción de la persona se calificaba de 1 – 5. La encuesta fue diseñada bajo el esquema de la escala de LIKERT en la cual se establecen rangos para identificar de manera cualitativa el grado en el que la persona está de acuerdo o desacuerdo con las aseveraciones dadas, éstas no presentan ningún nivel de inclinación o inducen a que se dé una respuesta. La encuesta fue aplicada en dos fases en la primera se verificó la utilidad de la misma y del impacto que causaba en el grupo muestra, la segunda fue después de un periodo de tres meses en donde los grupos ya habían tomado su curso de inducción de acuerdo a la metodología que les correspondió de manera aleatoria y habían ejercido las actividades de su puesto de trabajo.

PROCEDIMIENTO

El estudio se desarrolló tomando en cuenta un método de inducción como propuesta de este trabajo, se realizó con un grupo muestra, con la finalidad de determinar si después de tres meses de trabajo en la empresa el grupo de nuevos colaboradores que llevaron este proceso; continúan laborando en la organización, se han mantenido sin ausentarse y han desarrollado un *engagement* o sentido de pertenencia en la organización. La muestra fue de treinta colaboradores.

Variable Independiente: Modelo de Inducción Se confirma en este trabajo que el modelo de inducción presentado para los ayudantes generales de la organización será nuestra variable independiente.

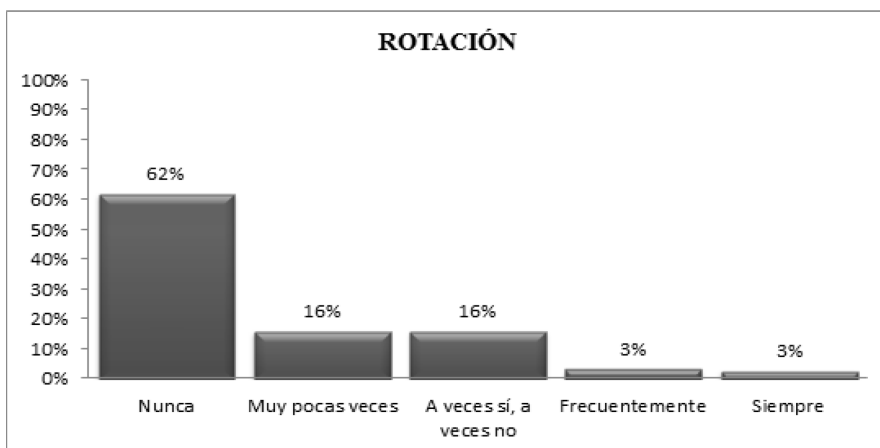
Variables Dependientes: Rotación, Ausentismo y *Engagement*, son los aspectos que se medirán para concluir las hipótesis señaladas.

Sujetos: Los colaboradores que participaron en este experimento son 16 hombres y 14 mujeres.

RESULTADOS

Las variables consideradas para la realización de las encuestas son en primer lugar la rotación de personal, además de ausentismo y por último sobre satisfacción laboral. A continuación se presentan las figuras que reflejan cómo se comportaron los trabajadores después de un tiempo determinado. Así como las opciones elegidas por ellos de manera general en las encuestas.

Figura 1: Socialización y Engagement



Nota: El total de la muestra es de 30 individuos, este grupo recibió inducción de 1 día. a) Dicho grupo está conformado por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, los encuestados son parte del sindicato de trabajadores y tienen un sueldo igualitario.

En la Figura 1 se muestra que del total de los encuestados, un 62% eligió la opción nunca incurrir en el abandono del trabajo. En este caso el número 5 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como considerar cambiar de empresa, percibir demasiadas disyuntivas en el entorno laboral, mucho tiempo para llegar a la organización, dificultades para con el cuidado de su familia o creer que las expectativas no han sido cumplidas. No son determinantes, para que estos obreros en particular, se aparten de su centro de trabajo o pidan permisos para faltar a laborar.

Figura 2: Socialización y Engagement



Nota: El total de la muestra es de 30 individuos, este grupo recibió inducción de 1 día. Dicho grupo está conformado por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, son parte del sindicato de trabajadores y tienen un sueldo igualitario.

El 67% del grupo experimental eligió la opción 5 mostró estar totalmente de acuerdo en evitar las ausencias injustificadas en su trabajo de acuerdo a las aseveraciones 6 – 11. En este caso el número 5 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como puesto poco interesante, aburrido, convivencia difícil, mala actitud del jefe y sentirse excluido de la empresa; son aspectos poco constantes en las percepciones de los obreros por lo que se puede destacar que estas cuestiones serán irrelevantes en las razones por las que se ausentarán de su puesto de trabajo.

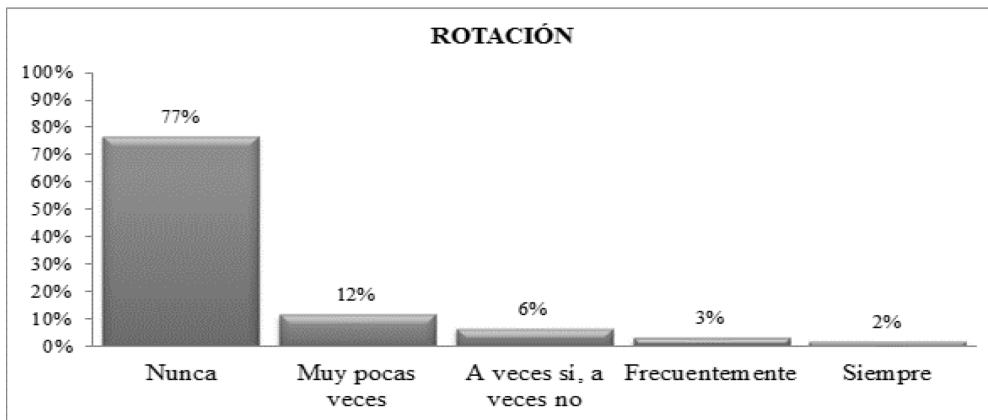
Figura 3: Socialización y Engagement



Nota: El total de la muestra es de 30 individuos, este grupo recibió inducción de 1 día. Dicho grupo está conformado por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, son parte del sindicato de trabajadores y tienen un sueldo igualitario.

Con respecto a esta variable de satisfacción laboral la Figura 3 muestra que un 69% de los encuestados eligió la opción 1 que de acuerdo a la escala de Likert empleada la opción “siempre” con respecto a estar de acuerdo con la afirmación dada de las aseveraciones 12 – 15. En este caso el número 1 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como percibirse como un elemento importante dentro del grupo de trabajo, buena motivación de parte de los superiores, salario justo, creerse capaz de cumplir con las metas del puesto, han sido alcanzadas ya que los trabajadores han obtenido cierto sentido de pertenencia debido a la satisfacción laboral percibida hasta ese momento.

Figura 4: Socialización y Engagement

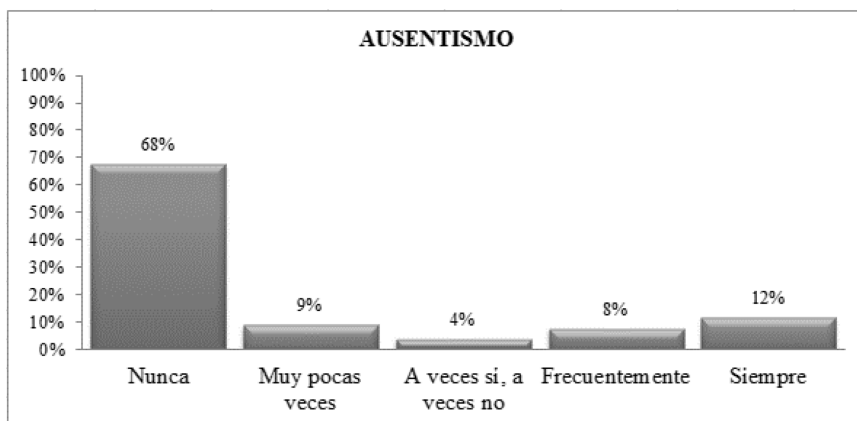


Nota: El total de la muestra es de 31, este grupo recibió inducción de 1 semana. a) Dicho grupo está conformados por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, son parte del sindicato de trabajadores y tienen un sueldo igualitario.

En esta Figura 4 se puede observar que el 77% de los encuestados, lo que simboliza 15% más de lo mostrado en la figura 3, eligió la opción 5 que de acuerdo a la escala de Likert empleada da un valor de nunca con respecto a estar de acuerdo con la afirmación dada de las aseveraciones 1 – 5. En este caso el número 5 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como considerar cambiar de empresa, percibir demasiadas disyuntivas en el entorno laboral, mucho tiempo para llegar a la organización, dificultades para con el cuidado de su familia o creer que las expectativas no han

sido cumplidas. No son determinantes, para que estos obreros en particular, se aparten de su centro de trabajo o pidan permisos para faltar a laborar.

Figura 5: Socialización y Engagement



Nota: El total de la muestra es de 31, este grupo que recibió inducción de 1 semana. Dicho grupo está conformados por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, son parte del sindicato de trabajadores y tienen un sueldo igualitario.

Un 68% de la muestra, 1% menos que lo mostrado en la Figura 5, eligió la opción 5 que de acuerdo a la escala de Likert empleada da una respuesta de nunca con respecto a estar de acuerdo con la afirmación dada de las aseveraciones 6 – 11. En este caso el número 5 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como puesto poco interesante, aburrido, convivencia difícil, mala actitud del jefe, sentirse excluido de la empresa. No son aspectos constantes en las percepciones de los obreros por lo que se puede destacar que estas cuestiones no impactarán en las razones por las que se ausentarán de su puesto de trabajo.

Figura 6: Socialización y Engagement



Nota: El total de la muestra es de 31, este grupo que recibió inducción de 1 semana. Dicho grupo está conformados por personas de nuevo ingreso en el puesto de obrero de la empresa elegida la cual ofrece como un servicio el transporte, son parte del sindicato de trabajadores y tienen un sueldo igualitario.

El 50% de los trabajadores encuestados, 19% menos de lo que se obtuvo en la Figura 6, eligió la opción 1 que de acuerdo a la escala de Likert empleada da como constante la opción de siempre con respecto a estar de acuerdo con la afirmación dada de las aseveraciones 12 – 15. En este caso el número 1 era la respuesta ideal a obtener, con lo que se puede decir que los aspectos manejados en esos enunciados como percibirse

como un elemento importante dentro del grupo de trabajo, buena motivación de parte de los superiores, salario justo, creerse capaz de cumplir con las metas del puesto, han sido alcanzadas ya que los trabajadores han obtenido cierto sentido de pertenencia debido a la satisfacción laboral percibida hasta ese momento. Después de tres meses los índices de permanencia en ambos grupos elegidos como muestra para esta investigación, se han movido de la siguiente manera:

Tabla 1: Socialización Engagement

Tiempo de inducción	Índice de Permanencia		
	Continúan (%)	Baja (%)	Total (%)
1 día	63	37	100
1 semana	58	42	100

Nota: El total de la muestra es de 30 de los que tomaron curso de inducción de 1 día y 31 del grupo que recibió inducción de 1 semana.

a) Ambos grupos están conformados por personas de nuevo ingreso en el puesto de obrero de la misma empresa, tienen el servicio de transporte de personal, los individuos pertenecen al sindicato de trabajadores y perciben el mismo sueldo.

En la Tabla se puede observar que un 63% de los trabajadores que recibieron un día de curso de inducción permanecieron laborando en la empresa, el 37% restante es baja de su puesto de trabajo.

Por otro lado, de la muestra que recibió una semana de inducción únicamente el 58% de los obreros permanecieron dentro del centro de trabajo. El 42% restante ya no labora dentro de la empresa.

CONCLUSIONES

El proceso de inducción del personal bien llevado incide en una percepción favorable de los sujetos hacia la empresa facilitando una integración favorable al disminuir la rotación y el ausentismo e incrementar la satisfacción. La aplicación de este concepto, en las diferentes estructuras organizaciones acarreará eficiencia y eficacia en los procesos, de acoplamiento del colaborador a la empresa. El nuevo empleado al conocer su estatus de permanencia en la empresa ya sea por tiempo determinado o tiempo indefinido tendrá la información suficiente en el tiempo adecuado para adaptarse a la empresa lo antes posible. En base a los resultados alcanzado en este estudio de caso se puede concluir que la encuesta de percepción de la intención del trabajador en incidir en ausentismo o rotación así como el grado de satisfacción que presenta en un periodo de tres meses posterior a haber participado en un proceso de inducción, ha logrado su objetivo que fue, el incrementar el *engagement*. Las organizaciones en su necesidad de acuerdo al modelo trabajado deben poner especial atención en este proceso, ya que incide favorablemente en la permanencia de los colaboradores, el menor ausentismo de los mismos y en generar el *engagement*. Queda abierta la indagación para futuras investigaciones, el tiempo que la empresa debe dedicar a la inducción o socialización, no solo a mandos operativos como es el caso de esta investigación sino a mandos medios o gerenciales.

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EL IMPACTO DEL LAVADO DE DINERO EN MÉXICO

Silke Mora López, Universidad Nacional Autónoma de México

RESUMEN

En este artículo se investigó el impacto alcanzado en relación a la entrada en vigor de varias disposiciones legales nacionales así como también de adecuaciones internacionales para el combate del lavado de dinero y financiamiento al terrorismo en México. Este impacto se mide tomando en consideración los resultados reflejados en los informes de gobierno de cada sexenio, en los cuales se analiza los avances obtenidos desde la entrada en vigor de legislaciones acerca de la prevención y radicación del lavado de dinero, mismas que derivaron de observaciones en dictámenes emitidos por Organismo Internacionales especializados en el tema. Se concluye que el impacto ha sido beneficioso para el país, ya que se está logrando una vigilancia continua y con ello evitar que el dinero generado por la delincuencia siga blanqueándose a través del sistema financiero.

PALABRAS CLAVES: Dinero, Ilegalidad, Terrorismo, Narcotráfico Y Delincuencia Organizada

THE IMPACT OF MONEY LAUNDERING IN MEXICO

ABSTRACT

In this article it was investigated the impact achieved in relation to the entrance in force of several national laws as well as international adjustments to combat the money laundering and terrorism financing in México. This impact is measured by considering the results reflected on government reports every six years, in which it is analyzed the progress made since the entrance in force of the laws about prevention and permanence of money laundering, those were derived from observations in dictums issued by international organisms specialized in the subject. It is concluded that the impact has been beneficial for the country, as it is achieving continuous monitoring and thereby avoid that the money generated by delinquency continue bleaching in through the financial system.

JEL: K4, K3, F6

KEYWORDS: Money, Lawlessness, Terrorism, Drug Trafficking And Organized Crime

INTRODUCCIÓN

Desde el punto de vista etimológico el concepto de lavado de dinero (Figuroa, 2002) es el de “ajustar a la legalidad fiscal el dinero procedente de negocios delictivos o injustificables”. El órgano intergubernamental denominado Grupo de Acción Financiera sobre Blanqueo de Capitales y Financiamiento al Terrorismo (GAFI), define el lavado de dinero en términos generales como el procesamiento de las ganancias derivadas de la actividad criminal para disfrazar su procedencia ilícita, permitiendo a los criminales gozar de ellas sin arriesgar su fuente. Ahora bien, el lavado de dinero como tal lleva una secuencia para poder llevarse a cabo ya que sin duda es un mecanismo planeado y desarrollado con plena exactitud del objetivo que se desea lograr, que en este caso sería darle cabida al dinero ilícito para blanquearlo; por ello, las etapas o procesos para la consecución del lavado de dinero son las siguientes:

Colocación: Constituye la introducción de los recursos de procedencia ilícita a la economía mexicana. Para ello, el crimen organizado emplea diferentes mecanismos como son, entre otros, la compraventa directa de bienes o mercancías a particulares con recursos de origen ilícito, principalmente en efectivo; la

estructuración de operaciones financieras (comúnmente denominada como “pitufeo”); la constitución de empresas “fachada”; y la sobrefacturación de empresas legítimamente constituidas. Muchas de estas operaciones se hacen a través de prestanombres.

Ocultamiento: Dependiendo del mecanismo que se emplee en la etapa de colocación de los recursos de procedencia ilícita, las organizaciones criminales llevan a cabo una serie de operaciones para ocultar su origen e impedir el rastreo de la fuente. Por ejemplo, en el caso de la introducción en instituciones financieras mexicanas de dólares derivados del narcotráfico, se han observado transferencias electrónicas de fondos a instituciones financieras en EEUU y Asia simulando, principalmente, transacciones de operaciones comerciales internacionales.

Integración: Los criminales disponen del producto de las operaciones con recursos de procedencia ilícita a través de la venta –aparentemente legítima– de los activos e instrumentos empleados para ocultar dichos recursos. (Estrategia Nacional para la Prevención y el Combate al Lavado de Dinero y el Financiamiento al Terrorismo, 2010)

REVISIÓN LITERARIA

Antecedentes

En el año 2010, nace la “Estrategia Nacional para la Prevención y el combate al Lavado de Dinero y el Financiamiento al Terrorismo”, la cual es una acción concreta del Estado para combatir la delincuencia organizadas y otros fenómenos criminales, permitiendo así el desarrollo sostenido de las capacidades económicas de los mexicanos sobre bases de legalidad, confianza transparencia y seguridad pública. Así también, señala los objetivos y líneas de acción diseñados para la implementación de dicha lucha pretendida en ese sexenio. Por otra parte, se consideraba un instrumento clave del Estado mexicano que contribuye a los esfuerzo de la comunidad internacional en contra del lavado de dinero y el financiamiento al terrorismo.

ESTRATEGIAS

La “Estrategia Nacional para la Prevención y el combate al Lavado de Dinero y el Financiamiento al Terrorismo“, tenía como propósito fortalecer la lucha contra dichas actividades delictivas a través de un sistema integral enfocado a impedir que las organizaciones delictivas dispongan de sus ganancias y, judicializar oportuna y efectivamente casos de alta relevancia. Dicha Estrategia se constituye de cuatro ejes rectores:

Información y Organización;
Marco Normativo;
Supervisión Basada en Riesgo y Procedimientos Eficaces, y
Transparencia y Rendición de Cuentas

Asimismo, a fin de cumplir con el segundo eje de dicha estrategia, se contemplaba la síntesis del paquete legislativo enviado al H. Congreso de la Unión, la cual contenía el Proyecto de iniciativa de Ley para la Prevención e Identificación de Operaciones con Recursos de Procedencia Ilícita y Financiamiento al Terrorismo, la cual tiene calidad de Ley desde su publicación el día 17 de julio de 2013 en el Diario Oficial de la Federación, así como también comprendía diversas reformas en la legislación en materia penal. Es notable destacar que dichas reformas fueron alentadas bajo las observaciones realizadas en el Informe de Evaluación Mutua en 2008, en donde México fue evaluado conjuntamente por el GAFI, el GAFISUD y con la participación del Fondo Monetario Internacional con base en las 40 Recomendaciones sobre Lavado de Dinero y las 9 Recomendaciones Especiales sobre el Financiamiento al Terrorismo, en donde, lo destacado fue la deficiencia de México en su legislación en cuanto a los supuesto jurídicos, sus sanciones

y adecuar las sanciones que ya obran en dicha materia, con la finalidad de encontrarse en aptitud a lo dicho por los organismos internacionales. De dicha evaluación realizada en 2008, se determinó que México cumple satisfactoriamente con 24 de las 40 Recomendaciones en materia de Lavado de Dinero, lo que lo ubica por encima del promedio de los países miembros del GAFI. México y así como los países miembros, son constantemente evaluado en cuanto las medidas preventivas y de acción en contra del lavado de dinero, y de las cuales existe evidencia del avance de evaluación mutua las cuales se llevaron a cabo en julio 2009, diciembre 2009, julio 2010, diciembre 2010, junio 2011 y diciembre 2011 y julio 2012, esta última determino que de las 6 recomendaciones clave que emite el GAFI México las tiene parcialmente cumplidas las cuales son: la Recomendación 1,5,13, Especial II y Especial IV, mas sin embargo, México continua trabajando en ello, para cumplir con los lineamientos emitidos.

Legislación Regulatoria Mexicana

Anteriormente se habló del surgimiento de la Ley anti-lavado de dinero en México así como las adecuaciones del tipo penal en el Código Penal Federal, pero para que estas normatividades se encuentren en la legalidad deberán apegarse a lo que la constitución mexicana establezca. Es por ello, que a continuación se señala el marco normativo regulatorio en cuanto al lavado de dinero, basado en la supremacía constitucional marcada en el artículo 133 constitucional.

Constitución Política de los Estado Unidos Mexicanos

El lavado de dinero se encuentra regulado como una facultad del Congreso de la Unión para expedir leyes en la materia a través de la fracción XXI del artículo 73, que a la letra dice:

Artículo 73. El congreso tiene facultad:

XXI. Para expedir:

B) la legislación que establezca los delitos y las faltas contra la federación y las penas y sanciones que por ellos deban imponerse; así como legislar en materia de delincuencia organizada;

Por tanto dicho artículo constitucional prevé la regulación de la delincuencia organizada y cuya ley prevé las bases a través de las cuales el Ministerio Publico se coordinará con la Secretaria de Hacienda y Crédito Público para llevar a cabo la investigación.

Ley Federal Para la Prevención E Identificación de Operaciones Con Recursos de Procedencia Ilícita

Esta ley fue expedida con el objeto de proteger el sistema financiero y la economía nacional, por medio del establecimiento de medidas y procedimientos para prevenir y detectar actos y operaciones que involucren recursos de procedencia ilícita, a través de una coordinación interinstitucional. Además, tiene como finalidad recabar elementos útiles para investigar y perseguir los delitos de operaciones con recursos de procedencia ilícita, los relacionados con estos últimos, las estructuras de las organizaciones delictivos y evitar el uso de los recursos para su financiamiento. A su vez de esta ley se desprende que serán parte del marco jurídico del lavado de dinero:

Respecto al delito: Código Penal Federal Capítulo II Operaciones con Recursos de Procedencia Ilícita. Artículo 400 bis. Se impondrá de cinco a quince años de prisión y de mil a cinco mil días multa al que, por sí o por interpósita persona realice cualquiera de las siguientes conductas:

Adquiera, enajene, administre, custodie, posea, cambie, convierta, deposite, retire, dé o reciba por cualquier motivo, invierta, traspase, transporte o transfiera, dentro del territorio nacional, de éste hacia el extranjero o a la inversa, recursos, derechos o bienes de cualquier naturaleza, cuando tenga conocimiento de que proceden o representan el producto de una actividad ilícita, o

Oculte, encubra o pretenda ocultar o encubrir la naturaleza, origen, ubicación, destino, movimiento, propiedad o titularidad de recursos, derechos o bienes, cuando tenga conocimiento de que proceden o representan el producto de una actividad ilícita.

Para efectos de este Capítulo, se entenderá que son producto de una actividad ilícita, los recursos, derechos o bienes de cualquier naturaleza, cuando existan indicios fundados o certeza de que provienen directa o indirectamente, o representan las ganancias derivadas de la comisión de algún delito y no pueda acreditarse su legítima procedencia.

En caso de conductas previstas en este Capítulo, en las que se utilicen servicios de instituciones que integran el sistema financiero, para proceder penalmente se requerirá la denuncia previa de la Secretaría de Hacienda y Crédito Público.

Cuando la Secretaría de Hacienda y Crédito Público, en ejercicio de sus facultades de fiscalización, encuentre elementos que permitan presumir la comisión de alguno de los delitos referidos en este Capítulo, deberá ejercer respecto de los mismos las facultades de comprobación que le confieren las leyes y denunciar los hechos que probablemente puedan constituir dichos ilícitos. Dicho Código tipifica ocho conductas que integran y tipifican como ilícito penal en el lavado de dinero: Adquirir, Enajenar, Administrar, Custodiar, Cambiar, Depositar, Dar en garantía, Invertir, Transportar, Transferir; Así como, cuatro conductas que se consideran con propósito del lavado de dinero: Ocultar, Pretender ocultar, Encubrir, Impedir, en cualquiera de estos casos, conocer el origen, localización, destino o propiedad de los recursos, derechos o bienes que proceden o representan el producto de una actividad ilícita, o en su defecto para alentarla.

Respecto a Entidades Financieras: Con relación a las Entidades Financieras que intervienen y son parte del proceso del Lavado de Dinero, ya sea en su función de prevención, identificación o detección de operaciones con recursos de procedencia ilícita o como parte de la comisión del delito, la propia Ley hace referencia y remisión a los ordenamientos jurídicos que las regulan, formando parte del marco jurídico sobre lavado de dinero, previendo los supuestos y obligaciones que deberán cumplir dichas instituciones como los reportes e informes sobre operaciones con recursos de procedencia ilícita en que puedan incurrir sus clientes y que deben presentar a la Secretaría de Hacienda y Crédito Público, así como las sanciones e infracciones a las que se harán acreedores quienes incurran en la comisión de este tipo penal, la forma de determinar el monto de las sanciones, la protección y reserva de la información y de los datos personales..

Instrumentos Internacionales En Materia de Lavado de Dinero

Convención de las Naciones Unidas contra el Tráfico Ilícito de Estupefacientes y Sustancias Sicotrópicas (Convención de Viena de 1988). La Convención fue aprobada por la Asamblea General el 20 de diciembre de 1988 y entró en vigor el 11 de noviembre de 1990. En ella se desarrollaron aspectos relacionados con la lucha y acciones a emprender contra el narcotráfico e hizo mención a la incautación y embargo preventivo, no solo de los estupefacientes o sustancias sicotrópicas, sino que además lo extendió a los bienes derivados de su tráfico ilícito. Adicionalmente, hizo mención a la necesidad de presentar información a las autoridades sin que se pudiera invocar la reserva bancaria. *Convención de las Naciones Unidas contra la Delincuencia Organizada Transnacional.* Esta Convención también es conocida como la “Convención de Palermo”, la cual tiene como propósito promover la cooperación para prevenir y combatir más eficazmente la delincuencia transnacional.

Grupo de Acción Financiera (GAFI): Dicho organismo ha emitido 40 recomendaciones sobre el lavado de dinero, las cuales son conocidas como los estándares internacionales en combate al lavado de dinero, tienen como objetivo establecer patrones mínimos para la acción de los países miembros en la implementación de

medidas detalladas para combatir dicho delito. A través de estas Recomendaciones, se prevé que los países incluyan en su legislación, las medidas en materia de penalización, prevención y cooperación internacional contra el lavado de dinero, las cuales deberán atenderse de acuerdo con sus circunstancias particulares.

Implicaciones Derivadas de la Aplicación de la Ley Federal Para La Prevención E Identificación de Operaciones con Recursos de Procedencia Ilícita

La SHCP ha establecido estándares aplicables a las instituciones financieras y no financieras para la prevención y combate al lavado de dinero y el financiamiento al terrorismo, obligando a los sujetos a revisar, controlar, verificar y conservar la información de sus clientes y de sus transacciones, siendo esto el motivo que originó y justificó la Ley. Por ello es pertinente mencionar lo que con lleva la aplicación de esta ley, así como también, que estándares son los necesarios para estar en cumplimiento. *Sujetos obligados al cumplimiento de esta ley.*

Entidades Financieras

Personas Físicas y Personas Morales quienes realicen actividades vulnerables.

Clientes y usuarios de servicios financieros.

Clientes y usuarios en transacciones sobre bienes y servicios identificados como actividades vulnerables.

Actividades Vulnerables

La Ley no señala un concepto específico de lo que debe entenderse por Actividades Vulnerables. Sin embargo hace la siguiente distinción: Los actos, operaciones y servicios que realizan las **Entidades Financieras** se consideran Actividades Vulnerables y están sujetas a las disposiciones de la Ley. Por otra parte, en la Ley se listan las Actividades Vulnerables, las cuales están listadas en el artículo 17 de la mencionada ley. Es importante resaltar que en dicho artículo se hace mención concreta de aquellas actividades que son vinculantes con la actividad que realizan los prestadores de servicios legales, concretamente, los despachos de abogados.

Concursos, sorteos o juegos con apuesta

Emitir o comercializar tarjetas de servicios, de crédito o pre-pagadas, o cheques de viajero.

Otorgar préstamos.

Comercializar inmuebles.

Comprar y vender piedras y metales preciosos, joyas, relojes y obras de arte.

Venta o arrendamiento de vehículos aéreos, marítimos y terrestres.

Traslado de dinero o valores.

Servicio de blindaje.

Prestación de servicios profesionales, de manera independiente, cuando se prepare o realice a nombre de terceros cualquiera de las siguientes operaciones:

Compra venta de inmuebles.

Administración y manejo de valores o activos.

Manejo de cuentas bancarias, de ahorro o de valores.

Constitución, escisión, fusión, operación y administración de personas morales.

Fedatarios públicos. (Notarios y corredores)

Agentes Aduanales.

Organizaciones sin fines de lucro.

Arrendamiento de bienes inmuebles.

Obligaciones Contempladas En la LFPIORPI Para Quienes Realicen Actividades Vulnerables

Quienes realicen Actividades Vulnerables, en términos de la Ley Federal para la Prevención e Identificación de Operaciones con Recursos de Procedencia Ilícita, tendrán las siguientes obligaciones:

Alta: Quienes realicen Actividades Vulnerables deberán realizar el trámite de alta y registro ante el Servicio de Administración Tributaria, previo a la presentación del primer Aviso, por lo que deberán de estar inscritos en el Registro Federal de Contribuyentes y contar con el certificado vigente de la Firma Electrónica Avanzada, a efectos de enviar a dicho órgano desconcentrado la información para su identificación en términos de las Reglas de Carácter General a que se refiere la Ley.

Identificar a los Clientes y Usuarios: Dentro de las obligaciones de quienes realicen Actividades Vulnerables, se encuentra la de identificar a sus Clientes y Usuarios en el caso de que se supere el umbral de identificación de la operación en cuestión, en caso de que este exista, de lo contrario con la simple realización de la operación.

La identidad de los Clientes y Usuarios con quienes se realicen las Actividades Vulnerables se deberá de verificar basándose en credenciales o documentación oficial, así como recabar copia de la documentación. -De igual forma, les solicitarán a dichos Clientes o Usuarios información acerca de si tiene conocimiento de la existencia del Dueño Beneficiario y, en su caso, exhiban documentación oficial que permita identificarlo, si ésta obrare en su poder; en caso contrario, declarará que no cuenta con ella.

Para los casos en que se establezca una relación de negocios, se solicitará al Cliente o Usuario la información sobre su actividad u ocupación, basándose entre otros, en los Avisos de inscripción y actualización de actividades presentados para efectos del Registro Federal de Contribuyentes.

Para los Clientes o Usuarios es obligatorio proporcionar la información cuando les sea requerida. En caso de negarse a proporcionarla, quienes realizan Actividades Vulnerables deberán abstenerse de realizar la operación.

Presentar los Avisos e informes a la UIF, por conducto del SAT: La información relativa a las operaciones realizadas por los Clientes o Usuarios de quienes realicen Actividades Vulnerables que excedan el umbral de Aviso establecido para su actividad se proporcionará a la Unidad de Inteligencia Financiera a través del Servicio de Administración Tributaria a más tardar el día 17 del mes inmediato siguiente a la realización de la operación que le diera origen.

Los Avisos se enviarán de forma electrónica, en el formato que la Unidad de Inteligencia Financiera establezca. Estos deberán contener lo siguiente:

Datos generales de quien realiza la Actividad Vulnerable.

Datos generales del Cliente o Usuario o, en su caso, del Dueño Beneficiario, así como información sobre su actividad preponderante.

Descripción general de la Actividad Vulnerable.

Existe la posibilidad de modificar la información proporcionada, a través de un “Aviso modificador”, en un periodo de 30 días siguientes a la presentación del aviso que se pretende modificar.

Otras obligaciones: Custodiar, proteger, resguardar y evitar la destrucción u ocultamiento de la información y documentación soporte de la realización de Actividades Vulnerables, así como la que identifique a sus Clientes o Usuarios. (La información se debe conservar física o electrónicamente por 5 años contados a partir de la fecha de la realización de la Actividad Vulnerable, salvo que las leyes de la materia de las

entidades federativas establezcan un plazo diferente.) Brindar a los funcionarios encargados las facilidades para que se lleven a cabo las visitas de verificación.

Requerimiento de información: Tanto la UIF como el SAT, podrán requerir en todo momento, la información que conserven las personas que realicen actividades vulnerables; en donde se tendrá un plazo de 10 días hábiles que pueden ser prorrogables a petición del interesado a partir del día en que se reciba el requerimiento. Así también habrá requerimiento de información especial por las siguientes actividades vulnerables:

Juegos con apuesta, concurso o sorteos.

Comercialización de tarjetas de servicios o de crédito.

Comercialización con vales o cupones, monederos electrónicos o certificados canjeables por bienes o servicios.

Comercialización de tarjetas pre-pagadas.

Comercialización de cheques de viajero.

La UIF o el SAT, podrán requerir la información sobre el destino o uso que se otorgue a las tarjetas, vales, cupones, monederos, cheques de viajero, se deberán incluir los datos sobre las localidades y fechas en que estos se hubieran utilizado, fondeado, recargado o presentado para cobro. Las personas que realicen actividades vulnerables deberán convenir por escrito con el cliente, la obligación de proporcionar esa información cuando les sea requerida. Tendrán un plazo de dos meses, los cuales podrán ser prorrogables a petición del interesado, a partir de la notificación del requerimiento.

Autoridades

Secretaría de Hacienda y Crédito Público: La cual tendrá la facultad de supervisión e imposición de sanciones.

Unidad de Inteligencia Financiera: Le compete participar en la prevención y combate a los delitos de operaciones con recursos de procedencia ilícita y de terrorismo y su financiamiento.

Procuraría General de la República: Tendrá un papel preponderante, mediante la cooperación interinstitucional.

Unidad Especializada en Análisis Financiero: Encargado del análisis financiero y contable relacionado con las operaciones efectuadas con recursos de procedencia ilícita.

Policía Federal

Las Autoridades supra citadas tendrán la obligación de observar, en el ejercicio de esta Ley, los principios rectores de las instituciones de seguridad pública señalados en el artículo 21 de la Constitución Política de los Estados Unidos Mexicanos. Así como de Coordinar sus acciones, en el ámbito de sus respectivas competencias, para el cumplimiento del objeto de esta Ley; Abstenerse de proporcionar información generada con motivo de la presente Ley a persona alguna que no esté facultada para tomar noticia o imponerse de la misma.

RESULTADOS

La PGR a través de la Unidad Especializada en Investigación de Operaciones con Recursos de Procedencia Ilícita y de Falsificación o Alteración de Moneda, de septiembre de 2013 a julio de 2014 realizó las

siguientes acciones: El inicio de 289 averiguaciones previas y despacho de 194, lo que derivó en la consignación de 88 indagatorias, con los siguientes resultados:

El aseguramiento de poco más de 1.9 millones de pesos, aproximadamente 5.8 millones de dólares americanos y 50 mil pesos colombianos.

La detención de 79 personas, el aseguramiento de seis armas largas, ocho armas cortas, 1,827 cartuchos, 41 cargadores, 34 vehículos terrestres, cuatro inmuebles, 145 cuentas bancarias, así como 131,747 piezas de moneda nacional falsificada y 3,144 piezas de dólares americanos falsificados y ocho piezas de euros.

El abandono a favor del Gobierno Federal de poco más de 11.9 millones de pesos, 2.6 millones de dólares americanos, así como cinco vehículos terrestres y uno marítimo.

Con un equipo especializado de 183 elementos para la prevención, investigación, análisis de lavado de dinero, la Policía Federal, la PGR y la UIF de la SHCP, participaron en los Grupos de Acción Financiera Internacional (GAFI) y de Acción Financiera de Sudamérica (GAFISUD), para el seguimiento y cumplimiento de los compromisos y acuerdos internacionales suscritos por el Gobierno de la República, en materia de este tipo de delito. De septiembre de 2013 a julio de 2014, destacaron los siguientes resultados:

La detención por la Policía Federal de 38 personas que operaban estructuras financieras de organizaciones delictivas.

El aseguramiento de 1.5 millones de pesos y casi 5 millones de dólares americanos.

La atención de 299 de 333 solicitudes de mandamientos ministeriales y judiciales para localizar y presentar a personas presuntamente relacionadas con operaciones con recursos de procedencia ilícita.

CONCLUSIONES

La entrada en vigor de las disposiciones nacionales vinculadas al combate de blanqueo de capitales, ha tenido resultados favorables, pero las personas que realizan las actividades vulnerables están receptivas en el sentido que consideran que dicha obligación primigenia de señalamiento de posibles blanqueos es del Gobierno, circunstancia que no es posible dado que como he señalado, la imposibilidad del estado es en tiempo y económica, ya que no puede disponer de un “guardia” en cada establecimiento para detectar a los clientes que lavan el dinero; es por ello, que considero que dichas adecuaciones legales han tenido un impacto fuerte en sociedad pero dicho impacto atraído consigo más beneficios y seguridad financiera para todos los usuarios, mas también considero a la legislación necesita más barreras para ciertas actividades vulnerables.

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Silke Mora López, es Contadora Pública y Licenciada en Derecho por la Universidad Autónoma de Sinaloa. Actualmente cursa la Maestría en Administración de las Contribuciones en la Facultad de Contaduría y Administración adscrita a la Universidad Nacional Autónoma de México. Se puede contactar en Blvd. Sabinos #538 Colonia la Campiña, Culiacán, Sinaloa, México; así como también por correo electrónico:

IDENTIFICACIÓN DE RIESGOS INTERNOS CONTABLES PARA MICROEMPRESARIOS

Ana Isabel Barocio Torres, Universidad de Guadalajara
Martin Miguel López García, Universidad de Guadalajara
Mónica Marsela López García, Universidad de Guadalajara

RESUMEN

En México gran parte de los negocios y comercios se encuentran en el rubro conocido como micro, pequeña y mediana empresa, la curva de vida de estas no rebasa los seis años, lo que hace necesario crear herramientas que les ayude a eliminar este tan corto periodo de vida otorgándoles de una solides estructural que le de confianza en el proceso de crecimiento, el objetivo es identificar los criterios a considerar en una herramienta para el apoyo a los microempresarios novatos en la evaluación de riesgos de una forma sencilla, clara y breve, ya que por su tamaño y escaso capital no permite la contratación de personal especializado en la identificación, evaluación y eliminación de riesgos de tipo contable, generando con ello un adecuado control interno.

PALABRAS CLAVE: Microempresas, Control Interno, Identificación de Riesgos, Auditoría

HAZARD IDENTIFICATION FOR INTERNAL ACCOUNTING MICROENTREPRENEURS

ABSTRACT

In Mexico many of the businesses and shops are located in the area known as micro, small and medium enterprises, life curve of these does not exceed six years, making it necessary to create tools to help them eliminate this short period of life by giving them a structural solidity with confidence in the growth process, the objective is to identify the criteria to be considered a tool to support novice entrepreneurs in the risk assessment in a simple, clear and brief, since by its size and limited capital not allow the recruitment of specialized personnel in the identification, assessment and elimination of risks of financial rate, thereby generating adequate internal control.

JEL: L25, M41, M42,

KEYWORDS: Microenterprise, Internal Control, Risk Identification, Audit

INTRODUCCIÓN

Hablando en términos claros y sencillos, sin la utilización de tecnicismos para describir en primer lugar lo que es un modelo de control, este se considera una herramienta que se utiliza para salvaguardar los activos de cualquier empresa y además para verificar la integridad y exactitud de los registros contables lo que puede en un momento dado dejar tranquilos a los dueños de los negocios, empresarios o comerciantes de que la información reflejada en sus estados financieros es toda y confiable. Por otra parte el riesgo o los riesgos en las empresas son situaciones a las que toda empresa grande o pequeña está expuesta y es aquella que tiene relación con la pérdida de un activo o el mal manejo de estos lo que afecta a esta en sus finanzas, por lo que el contador de la empresa a fin a su profesionalismo tiene que establecer los controles necesarios para evitar que esto suceda. Es recomendable que el empresario se concientice de lo que requiere conocer y cómo hacer para responder ante los riesgos, qué medidas tomar para garantizar un adecuado

funcionamiento de la organización, qué información requiere generar, a quién tiene que presentársela y con qué frecuencia, conocer la razones por las cuales requiere presentar información financiera de manera periódica y saber cómo generarla, ya que la actitud de la administración hacia los controles es de vital importancia. Actualmente en México, gran parte del sector productivo es considerado como Pequeña y Mediana Empresa (en adelante PYME), por lo que es necesario el apoyo a estas en todos los aspectos con el objeto de que estas no solo adquieran la consolidación sino que sienten las bases para su crecimiento, en el país el 99.8 % de las empresas son PYME y estas aportan el 52% del Producto Interno Bruto en (adelante PIB), lo que da una idea de su importancia en el sector económico:

Constituyen la columna vertebral de la economía nacional por los acuerdos comerciales que ha tenido México en los últimos años y asimismo por su alto impacto en la generación de empleos y en la producción nacional. De acuerdo con datos del Instituto Nacional de Estadística y Geografía (INEGI), en México existen aproximadamente 4 millones 15 mil unidades empresariales, de las cuales 99.8% son PYMES que generan 52% del Producto Interno Bruto (PIB) y 72% del empleo en el país (Pro México, 2013).

Cabe resaltar que los criterios para ser considerada como PYME, son distintos depende de cada país incluso existen considerables diferencias entre la Unión Europea y América, pero es fácil identificar a estas organizaciones cuando estas cuentan con pocos trabajadores, con una estructura organizacional poco definida, y con una nula identificación de riesgos financieros, fiscales y contables objeto de estudio del presente documento. En la república mexicana la clasificación que se considera para esta es la siguiente:

Tabla 1: Estratificación de Micro, Pequeña y Mediana Empresa, Por Número de Trabajadores.

Estratificación Por Número de Trabajadores			
Sector/tamaño	Industria	Comercio	Servicios
Micro	0–10	0–10	0–10
Pequeña	11–50	11–30	11–50
Mediana	51–250	31–100	51–100

Los datos presentados en la Tabla 1, presentan la clasificación de las empresas de acuerdo a su número de trabajadores, estos datos son reconocidos por los organos de gobierno en México, es importante mencionar que esta clasificación no necesariamente es reconocida en otros países pues los datos varían de un país a otro y de un continente a otro.

Iniciar un negocio o empresa es sencillo en relación a su duración por diversos aspectos, mantener a esta activa y sobre todo por un periodo prolongado parece ser una odisea desconocida por los empresarios ya que al considerar que un contador solo sirve para calcular impuestos y elaborar los documentos respectivos para su presentación ante una autoridad, pero desconocen toda lo que la elaboración de estos documentos conlleva, la valoración de riesgos que es un renglón comienza a cobrar importancia en el sector empresarial. Las empresas a lo largo de su vida enfrentan una serie de riesgos que deben ser eliminados o evitados por estas para evitar que se refleje en sus activos que es lo que posee el dueño de la misma, las conocidas como PYME, carecen no solo de una estructura administrativa, sino que no cuentan con objetivos que son la base para que estas puedan manejar los riesgos.

Estos a sus ves darán lugar al cumplimiento de sus metas, a su misión y su visión que son los ejes alrededor de los cuales se desarrollan. Si los miembros de una organización no cuenta con conocimientos mínimos relacionados a modelos de control y matrices de análisis de riesgos, no puede continuar creciendo y expandirse, las dificultades a las que se enfrenta respecto a su crecimiento la dificultad para ampliar sus mercados incluso exportar genera por consecuencia complejidad para contar con equipos de trabajo integrados sin un clima laboral adecuado, y con esto los costos de operación se incrementan lo que trae como consecuencia el cierre de la negociación. Se considera que el 80% de las Pymes, tiene un promedio de vida de cinco años pues fracasan antes de este y el resto ni siquiera rondan los diez años de existencia, estos resultados presentan una idea de la necesidad que hay de apoyar en la evaluación de riesgos a través

de documentos informativos simples que apoyen al menos al inicio de vida de estos negocios para lograr la estabilidad económica que les permita contratar los servicios de un profesional.

El desconocimiento por parte del empresario mexicano propietario de una PYMES, de las herramientas, técnicas, material didáctico y científico, etc. que existen actualmente, el uso inadecuado de las TIC's, con el objetivo de contar con una nueva filosofía del concepto de negocio productivo y rentable, aunado a los riesgos que existen por el simple hecho de ser una pequeña empresa, afecta el desempeño durante el transcurso de sus operaciones, lo que se traduce en un periodo de vida de la empresa inferior a la expectativa que se tiene al momento de inicio de la negociación. Aunado a lo ya expuesto anteriormente se tiene que agregar la poca existencia de bibliografía en español sobre los diferentes modelos de control interno existentes a nivel mundial, los hay pero en idioma inglés, lo que limita el acceso al conocimiento de los riesgos empresariales y cuales afectan a los resultados de presentados en los estados financieros lo que lleva a estos a dirigir el negocio contando únicamente con la experiencia que ha adquirido a lo largo de su vida. Otro espacio donde se encuentra información es en las bibliotecas públicas, pero lamentablemente en la práctica diaria se observa que la mayoría de personas que consultan esta información son estudiantes, no empresarios de PYMES. Importante resaltar que el material existente en el mercado, está redactado en un lenguaje técnico, no comercial, por lo que se requiere contar con una preparación previa para poder comprenderlo y obtener el mayor provecho posible.

Al pasar al tema del análisis de riesgos se encuentra un panorama similar al de los modelos de control interno, solo que en este renglón un gran porcentaje del conocimiento se obtiene en las universidades lo que hace necesaria la contratación de un especialista en esta materia. Cuando un análisis de este tipo es elaborado por un profesional el costo llega a ser elevado para una empresa que inicia o aun una que pudiera al menos, en apariencia estar estable por lo que se hace necesario considerar la creación de elementos que apoyen al nuevo empresario en la consolidación de su negocio, para lo cual se presentan las siguientes interrogantes: ¿Cómo despertar el interés del empresario de una Pyme respecto a la necesidad de establecer Controles Internos contables? ¿Qué tipo de herramientas deben elaborarse para apoyar al microempresario en la evaluación de riesgos? ¿Qué tipo de información debe incluir las herramientas propuestas? El objetivo general del presente es identificar los criterios a considerar en una herramienta para el apoyo a los microempresarios novatos en la evaluación de riesgos de una forma sencilla, clara y breve.

REVISIÓN DE LA LITERATURA

Se considera que el Control Interno (en adelante CI), apoya a las empresas de cualquier tamaño a detectar desviaciones en el cumplimiento de sus objetivos y que estas a su vez afectan los registros de sus operaciones que se reflejan en los estados financieros de estas. Es por esto que el CI ha venido a ocupar un lugar muy importante debido a las crisis financieras y a los problemas de fraude que se han presentado en los últimos años en todos los niveles, las organizaciones buscan nuevas formas de establecer control en sus operaciones que aseguren sus activos y con ello su ganancias.

La proliferación de fraudes corporativos y delitos financieros como el lavado de activos ha llevado a las entidades a reformular su estrategia implantando modelos de control interno que enfocan su atención en el ambiente de control y la gestión integral de riesgos. El resultado de aplicación de la matriz es un disparador para que los responsables del ente tomen decisiones respecto a la detección de operaciones inusuales o sospechosas y se pongan en marcha los controles, los mecanismos de alertas y profundice el análisis del cliente (Albanese, 2012)

Analizar los riesgos a los riesgos a los que puede estar expuesta una empresa y sobre todo si esta es pequeña es difícil, la inexperiencia de sus dueños aunado a que se complica la contratación de especialistas debido a que las ganancias en un inicio se considera son pocas, la mentalidad del microempresario mexicano aun no contempla la política de invertir en la empresa durante varios años y considera en la mayoría de las

ocasiones que negocio que no da ganancia en tres meses no es negocio. Las pocas o muchas investigaciones al respecto van encaminadas a empresas de un sector en específico pero que son empresas grandes como la investigación que realiza Chan, Gameros & Balam (2015), sobre el sector turístico en Yucatán, en donde se conocieron y analizaron las acciones de CI, que realizan los empresarios del sector en cuestión para minimizar los riesgos a los que están expuestas las empresas del sector ya mencionado y que pueden afectar a su información financiera, lo que nunca se podrá compara con empresas pequeñas o familiares que son mayoría en México:

Las acciones de control interno que los empresario utilizan para minimizar el riesgo son: en cuanto lo operativo, un estricto control del registro de las operaciones mensuales, respecto al financiero, elaboración y análisis de flujos de efectivo de la empresa; tecnológico, respaldo de información cuando la tienen; toma de decisiones, auditoria interna; recursos humanos, la motivación a sus colaboradores. El giro de establecimientos de hospedaje es el que tiene mayor riesgo de negocio por su temporalidad y dependencia casi estricta a los turistas que visitan la zona de Yucatán. La estructura financiera de las empresas de la región está conformada por un 65% de financiamiento vía capital y un 35 % vía deuda. Esto significa que las empresas de este sector no tienen problemas graves de endeudamiento, es decir, cuentan con el respaldo de su capital propio y ganado. En términos generales se puede decir que existe un riesgo de negocio moderadamente alto en las empresas turísticas de la zona sur del estado de Yucatán.

El recurso humano factor importante en una empresa es todavía más relevante en negocios pequeños debido a que en muchas de las ocasiones son familiares quienes la conforman o son muy pocos trabajadores lo que dificulta la toma de decisiones adecuadas, quienes toman medidas que son adecuadas pueden resultar en un momento dado peligrosas el problema es que no consideran recurrir a externos como lo son los auditores, el trabajo de estos consiste en evaluar los controles internos para considerar su efectividad, algunas investigaciones se centran en ello pero para empresas grandes olvidándose un poco de que las pequeñas necesitan el apoyo para consolidarse.

El inevitable proceso de globalización que los países en desarrollo han tenido que entrar y así hacer frente a los cambios económicos internacionales, establece el tono para el sistema económico del que forma parte de las empresas a perfeccionar sus entidades de gestión. Por lo tanto es de suma importancia para las decisiones que toman los que dirigen estas empresas son evaluadas de manera efectiva, pero ¿hasta dónde los gerentes creen que el riesgo de una decisión equivocada? La auditoría es una de las técnicas avanzadas de gestión moderna, por lo que es necesario para mejorar la actividad de auditoría de contribuir al proceso de mejora empresarial en el logro de sus objetivos de eficiencia y competitividad (Gutiérrez, López, & Torres, 2013)

Aunque todos quienes se dedican a la investigación en el área de las ciencias sociales se olvidan de las empresas pequeñas recientemente investigadores de la Universidad Estatal de Sonora, presentan un modelo de planeación estratégica para las microempresas, su propuesta va enfocada a conservar su competitividad en un mercado globalizado lo cual también se enfoca en el sentido de darle herramientas a las microempresas para su permanencia y consolidación en el mundo empresarial.

La apertura de la economía, a través de los diferentes procesos, ha permitido el ingreso de competidores externos, generando un cambio en el panorama del desarrollo, crecimiento y sostenibilidad de pequeñas y medianas empresas. La habilidad de una empresa para conservar su posición competitiva, puede ser bien salvaguardada por gerentes que sean capaces de establecer un mecanismo que les permita prever el futuro, mediante estrategias y tácticas formales que conduzcan al logro de sus objetivos a largo plazo. Por lo cual los administradores deberán estar dispuestos a ser capaces de percibir la estrategia dentro del contexto de la actividad diaria (Bracamonte, Arreola, & Osorio, 2013).

El profesional de la auditoría parte para considerar los riesgos a los que puede estar expuesta una microempresa de la Norma Internacional de Auditoría (NIA), titulada Evaluación de riesgo y control interno que es la 400, que apoya al contador en el establecimiento de lineamientos para comprender el riesgo y los clasifica como: *riesgo inherente*, *riesgo de control* y *riesgo de detección* (Facultad de Ciencias Contables Económicas y Administrativas, s/f). Con el interés de continuar aportando a los negocios pequeños es importante que tomen en cuenta que cada empresa cada tipo de negocio se enfrenta a diferentes tipos de riesgos y que estos pueden estar presentes en el interior de él o pueden incluso presentarse en el exterior pero que pueden afectar el negocio. En relación con la importancia que tiene en una entidad la evaluación de los riesgos Carmona Ibáñez (2007), hace un análisis de la influencia que tienen estos en la planeación de una auditoría, interesante aportación cuando se realiza un examen de estados financieros pero como siempre considerando el marco conceptual del Informe COSO, el cual es ideal para corporativos pero no para microempresas.

Es decir, en qué medida los auditores valoran los riesgos de control y trasladan tales valoraciones sobre el trabajo sustantivo durante la etapa de planificación de una auditoría, teniendo en cuenta las premisas de COSO que inciden en una adecuada identificación de los riesgos, en la línea del nuevo enfoque de auditoría orientado hacia los riesgos de negocio. Los resultados de las pruebas estadísticas muestran que en general se tiende a estimar el riesgo de control y a ajustar la cantidad y extensión de los procedimientos sustantivos considerando las amenazas de control interno, cuando se presentan siguiendo el esquema del marco conceptual del Informe COSO (Carmona, 2007)

Las aportaciones por parte de investigaciones en torno a la identificación, valuación y eliminación de los riesgos contables con efecto en los resultados de los estados financieros es casi nula es importante que los especialistas en el área se aboquen a la investigación que dé como resultado herramientas de aplicación para otorgar de solides a las microempresas generando con ello su permanencia en el mercado de los negocios lo da como resultado creación de fuentes de empleo, incremento del Producto Interno Bruto en México, entre otras aportaciones.

MÉTODOLOGIA

Tipo de investigación: Se considera una investigación de tipo cualitativa ya que permite *generalizar los resultados, permite la posibilidad de réplica en puntos específicos, facilita la comparación y el control de datos* (Hernández, 2013), el desarrollo de una herramienta simple permite al empresario iniciar con actividades de control interno establecidas, evaluadas y supervisadas por el mismo.

Diseño de la Investigación: Inicialmente es a partir de un tipo de estudio exploratorio aunque el control interno basado en la identificación y evaluación de riesgos es un tema que se estudia constantemente no existen documentos que procuren el apoyo a los nuevos microempresarios para la identificación de los mismos.

Método de investigación: El método para efectuar el presente estudio es el Inductivo, ya que *inducir es ir más allá de lo evidente. La generalización de los eventos es un proceso que sirve de estructura a todas las ciencias experimentales* (Plataforma e-ducativa aragonesa, 2014), ya que el documento propuesto se pretende tenga utilidad para micro empresas de cualquier giro, lo que permite generalizar su aplicación.

Delimitación: La investigación se enfoca a características de riegos para microempresas, ubicadas en la Zona Metropolitana de Guadalajara.

RESULTADOS

Tabla 2: Guía de Identificación de Riesgos Para Microempresas en México

Elementos de un Sistema de Control Interno	Establecer Políticas En Cuanto a:	Identificación de Riesgos y Consecuencias
ambiente de control	<ol style="list-style-type: none"> 1. organigrama 2. delegacion de autoridad y responsabilidad 3. identificacion de funciones y descripción de puestos 4. diseño de politicas 	<p>A) Cuando no hay organigrama todos son responsables y a la vez nadie de entre los integrantes de la entidad se hace responsable por fallas en los procesos.</p> <p>B) Cuando no se delega autoridad entonces vienen los robos y/o abusos</p> <p>C) Importante la identificación de funciones ya que esto puede provocar pleitos y desacuerdos entre los integrantes del negocio.</p> <p>D) La falta de un estilo directivo hace que se genere una ausencia de conciencia del control de las operaciones, esto puede ser considerado como la actitud de la administración hacia los controles establecidos.</p> <p>E) La falta de prácticas de recursos humanos hace que el grado de riesgo se incremente, el éxito de las políticas de control interno depende del personal que las lleva a cabo por lo tanto es un elemento esencial de la organización</p> <p>F) La dirección es responsable de la integridad y los valores éticos ya que la ausencia de estos afectan directamente el diseño, administración y vigilancia de los controles internos.</p>
evaluación de riesgos	<ol style="list-style-type: none"> 1. evaluar el cumplimiento de politicas 2. evaluar la delegacion de autoridad 3. evaluar la mision, visión y el cumplimiento de objetivos 	<p>A) No evaluar las políticas de forma constante provoca que poco a poco el personal se olvide del cumplimiento de estas.</p> <p>B) La revisión de la delegación de autoridad evita el nacimiento de “caciques” o nuevos patrones lo que relaja el orden en una institución.</p> <p>C) Evaluar los elementos básicos de una organización apoya que quienes integran esta pongan los pies en la tierra y como se dice se pongan la camiseta.</p>
información y comunicación	<ol style="list-style-type: none"> 1. establecer una comunicación constante entre integrantes de la organización 2. evaluar los canales y formas de comunicacion 	<p>A) La falta de comunicación del gerente o dueño de la empresa crea confusión entre los empleados lo que se traduce en una baja producción y/o operatividad</p> <p>B) Importante considerar la calidad de la información pues la toma de decisiones de manera oportuna depende de la calidad de la comunicación.</p> <p>C) Importante tomar en cuenta los informes necesarios para la dirección.</p> <p>D) Importante considerar un plan para recuperar información de datos esenciales en caso de desastres</p> <p>E) Contar con información financiera íntegra y oportuna debe considerarse como prioritario pues como consecuencia de ello puede ir de pérdidas financieras cuantiosas hasta el cierre de la organización en su totalidad.</p>
actividades de control	<ol style="list-style-type: none"> 1) estas son las políticas y procedimientos que la dirección implementa para detectar los riesgos y con ello proporcionar seguridad en el registro de operaciones contables de la empresa. 	<p>A) Deben de establecerse controles de tipo preventivo los cuales deben diseñarse para evitar errores que afecten los resultados de la información financiera.</p> <p>B) Estos deben cumplir primordialmente con la salvaguarda de activos, delegación de autoridad, autorizaciones de procesos relacionados con manejo de efectivo, activos o documentos de importancia, procesamiento de la información como estados financieros etc.</p> <p>C) Establecer controles de tipo detectivo estos deben diseñarse para evitar desviaciones en los objetivos de los controles establecidos.</p>
vigilancia	<ol style="list-style-type: none"> 1) este proceso tiene relación con la evaluación de la calidad cuando se ejecutan los controles internos pues a través del tiempo los controles pierden efectividad entonces es necesario establecer acciones correctivas. 	<p>A) Este debe de ser a través de Acciones Continuas las cuales son para las actividades que se realizan de forma cotidiana como son: las tomas físicas de inventarios o las conciliaciones.</p> <p>B) Y también las Acciones Externas que son las que llevan a cabo externos a la organización como lo son los auditores.</p>

La tabla 2, muestra el resultado del análisis con la elaboración de una guía simple utilizando lenguaje sencillo para que los microempresarios identifiquen los riesgos potenciales en un micro negocio dando los primeros pasos a la implementación de un modelo de control interno sin la contratación de personal especializado.

CONCLUSIONES

Aportar herramientas a los microempresarios que les ayude a que sus micronegocios cuenten con un soporte estructural, propicia que poco a poco comiencen a contar con un crecimiento sólido y ordenado, esto no se

logra rápidamente pero si este llega presentado en un lenguaje sencillo, fácil de entender será fácilmente implementado en estos por lo tanto:

Elaborar herramientas simples y sencillas para los microempresarios ayuda a que los riesgos financieros a los que están sometidos los negocios pequeños puedan ser detectados a tiempo y minimizarlos o eliminarlos.

Los modelos de control interno mayormente conocidos como el Coso entre otros continúan con una estructura adecuada para Corporativos lo que al tratar de establecerlos en pequeñas empresas resulta una tarea compleja que acaba por desalentar a los dueños de estas debido a sus escasos o nulos conocimientos al respecto.

Crear modelos a la medida de las empresas mexicanas es primordial y para ello debe prepararse el profesional contable ya que este es el responsable de minimizar los riesgos financieros que impactan los resultados de los estados financieros.

Importante considerar la difusión de la presente herramienta considerando que esta es tan solo el capital semilla de los resultados futuros que se obtendrán.

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BIOGRAFÍA

Ana Isabel Barocio Torres es Maestra en Auditoría por la Universidad de Guadalajara. Profesor de tiempo completo adscrito al Departamento de Contabilidad de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la Universidad de Guadalajara. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México.

Martín Miguel López García es Doctor en Ciencias por la Universidad de Guadalajara. Profesor de tiempo completo adscrito al Departamento de Finanzas de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la Universidad de Guadalajara. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México.

Mónica Marsela López García es Doctora en Ciencias por la Universidad de Guadalajara. Profesor de Tiempo completo adscrito al Departamento de Auditoría de la División Contaduría del Centro Universitario de Ciencias Económico Administrativas de la Universidad de Guadalajara. Se puede contactar en Periférico Norte No. 799 Los Belenes, C.P. 45100 Zapopan, Jalisco, México.

VALIDEZ DE CONTENIDO DE UN INSTRUMENTO DE MEDICION PARA MEDIR EL LIDERAZGO TRANSFORMACIONAL

Marisela Vargas Salgado, Universidad Autónoma de Ciudad Juárez
Aurora Irma Máynez Guaderrama, Universidad Autónoma de Ciudad Juárez
Judith Cavazos Arroyo, Universidad Popular Autónoma del Estado de Puebla
Laura Elizabeth Cervantes Benavides, Universidad Autónoma de Ciudad Juárez

RESUMEN

Hoy en día el éxito de las organizaciones, depende no sólo de sus líderes, sino en gran medida de las personas y de su integración en grupos de trabajo. En este trabajo de investigación de tipo descriptivo, no experimental, se toma como base el modelo de Lawshe (1975) modificado por Tristán (2008) para validar el contenido de un instrumento de medición del Liderazgo Transformacional. Con la ayuda de un grupo de 7 expertos en el tema, se evaluó de manera independiente el contenido y pertinencia de cada uno de los ítems del instrumento, considerando como criterios de valoración las categorías esencial, útil pero no esencial y no esencial. Se obtuvo como resultado una razón de validez de contenido (CVR) donde el valor mayor fue de 0.8571 y el valor menor de 0.2857, con un índice de validez de contenido (CVI) de 0.75, el cual excede el punto de corte mínimo de 0.58, por lo que se considera que el instrumento de medición evaluado es aceptable.

PALABRAS CLAVES: Liderazgo Transformacional, Validez de Contenido

CONTENT VALIDITY OF A MEASURING INSTRUMENT FOR TRANSFORMATIONAL LEADERSHIP

ABSTRACT

Organizational success is today relying not only on their leaders but also on the integration to the working teams from their job participants. This researching paper is a non experimental descriptive based on Lawshe (1975) with modifications from Tristan (2008) to validate the content for Transformational leadership measuring instrument. With the help from a group integrated by seven experts who independently evaluated content and belonging as well for each item considering the evaluation criteria split into essential, useful but not essential and non essential categories, the results were as follows: maximum value on the content validity reason was 0.8751 and minimum value result was 0.2857 for the content validity of 0.75 which exceeds de minimum cut value of 0.58. This result indicates therefore that the measuring instrument is considered acceptable.

JEL: M10, M12

KEY WORDS: Transformational Leadership, Content Validity

INTRODUCCIÓN

En la actualidad las empresas operan en entornos altamente competitivos y dinámicos, caracterizados por una alta competitividad. En este entorno, se hace importante un modo de dirección que resalte el talento de los individuos (Ojeda, 2007). Las personas se han convertido en una fuente esencial de ventaja para las firmas, ya que el éxito de éstas depende no solo de sus líderes, sino en gran medida de la participación e

integración de sus empleados (Ulrich, 2006). Los cambios del entorno actual de las organizaciones, han creado la necesidad de que los individuos, cuenten con cualidades y habilidades de liderazgo (Vallejo, 2009). En consecuencia, los líderes tratan de influir en los individuos para así poder alcanzar los objetivos, delegando tanto tareas como oportunidades de crecimiento (Bass, 1999; Ramírez & Sgambatti, 2008). Particularmente el liderazgo transformacional ha creado la necesidad de que las personas al frente de las firmas sean visionarias; este tipo de líder es un agente de cambio, que incrementa las capacidades de los miembros de la organización, a fin de resolver individual o colectivamente los diferentes problemas de la empresa (Pedraja et al., 2009; Pedraja, Rodríguez, & Rodríguez, 2008).

REVISION DE LITERATURA

El liderazgo es un proceso natural que ocurre entre una persona -el líder- y sus seguidores; se considera como una habilidad de influencia y seguimiento en la organización para lograr metas específicas (Parris & Peachey, 2013). Yukl (2008) comenta que el liderazgo es el proceso de influir sobre otras personas, para conseguir su comprensión y consenso acerca de las acciones y medidas necesarias, y de esta forma facilitar los esfuerzos individuales y colectivos para conseguir objetivos comunes. El líder transformacional es aquel que consigue elevar la moral y motivación en su seguidores a través de su influencia personal (Cuadrado & Molero, 2002); plantea un futuro deseable, enseña cómo se puede llegar a éste, demuestra determinación y confianza, exhorta a los seguidores a ser más innovadores y creativos, y en consecuencia éstos se identifican con esa orientación (Bass, 1999). Algunos autores (Avolio & Bass, 1995; Bass, 1999; Lowe et al., 1996; Zhu et al., 2005) afirman que el líder transformacional es motivador, comunicador y busca la satisfacción de los seguidores.

Con base en el trabajo original de Bass (1985), ampliado posteriormente por Avolio y Bass (1995), Avolio, Bass y Jung (1999), Bass (1999) y Pillai, Schriesheim y Williams (1999), es posible identificar cuatro dimensiones de liderazgo transformacional: Carisma, Inspiración, Consideración individualizada y Estimulación intelectual. El liderazgo es considerado como un elemento esencial dado que reconoce la importancia del líder en la formación de las estructuras de la organización (Dewettinck & Ameijde, 2011). Asimismo, es considerado como un componente clave que aumenta la autonomía de los seguidores en la organización (Avolio et al., 1999; Pearce et al., 2003). Además, los líderes transformacionales crean un clima en el que los empleados se sientan inspirados y seguros de sí mismos (Maynard, Gilson, & Mathieu, 2012).

METODOLOGÍA

Esta investigación es de tipo descriptivo con un diseño no experimental, a través de ella se determinó la validez de contenido con la ayuda de un grupo de 7 expertos, quienes evaluaron de forma individual cada uno de los ítems del cuestionario, a fin de determinar su relevancia para la variable que se pretende medir. Con la finalidad de tener evidencia de que la definición semántica está representada correctamente en cada uno de los ítems formulados, se procedió a calcular el índice de validez de contenido (CVI) del instrumento, mediante el modelo cuantitativo de Lawshe (1975) modificado por Tristán (2008). De acuerdo al mismo, el índice de validez de contenido debe al menos alcanzar un valor igual o mayor a 0.58. El instrumento inicial quedó integrado por 19 ítems representados en 4 dimensiones; la primera de ellas, referida al carisma; la segunda a la inspiración; la tercera a la estimulación intelectual; y la cuarta a la consideración individualizada. Cada una de las dimensiones cuenta con sus propios ítems.

A cada uno de los expertos se le proporcionó un cuestionario, en el cual se incluían las indicaciones y la definición conceptual del constructo, además de los criterios de valoración *esencial*, *útil pero no esencial* y *no esencial*, para que el sujeto evaluara el nivel de importancia de cada uno de los ítems. Posteriormente, se determinó la razón de validez de contenido (CVR y CRV') para cada uno de los ítems, mediante las ecuaciones descritas en el modelo de Lawshe; además, se calculó el Índice de validez de Contenido (CVI).

RESULTADOS

Los valores de la razón de validez de contenido (CVR) de cada uno de los ítems se muestran en la tabla 1. Los resultados demuestran que la mayoría de los ítems se consideran aceptables, de acuerdo con los criterios de Lawshe (1975) modificados por Tristán (2008), dado que los valores superan el punto de corte mínimo de 0.58. Se puede observar que los ítems 5, 16 y 18 se encuentran por debajo del valor aceptado; también se puede apreciar que el índice de validez global es de 0.70 o 70%, mientras que el índice de validez de los ítems considerados como aceptables es de 0.75 o 75%, con lo cual es posible afirmar que son aceptables.

Tabla 1: Razón de Validez de Contenido

Constructo	Dimensión	Ítems	Esencial	Útil Pero No Esencial	No Esencial	CVR	CVR'
Liderazgo transformacional	Carisma	1	5	1	1	0.4285	0.7142
		2	5	2	0	0.4285	0.7142
		3	5	2	0	0.4285	0.7142
		4	5	2	0	0.4285	0.7142
		5	3	3	1	-0.1428	0.4286
	Inspiración	6	5	1	0	0.4285	0.7142
		7	6	1	0	0.7142	0.8571
		8	5	2	0	0.4285	0.7142
		9	5	2	0	0.4285	0.7142
		10	6	1	0	0.7142	0.8571
	Estimulación	11	5	1	1	0.4285	0.7142
		12	5	1	1	0.4285	0.7142
	Intelectual	13	6	1	0	0.7142	0.8571
		14	5	0	1	0.4285	0.7142
		15	5	1	1	0.4285	0.7142
	Consideración individualizada	16	4	0	3	0.1428	0.5714
		17	5	2	0	0.4285	0.7142
		18	2	4	1	-0.4285	0.2857
		19	6	1	0	0.7142	0.8571
		SUMA	93	28	10	7.5703	13.2845
					CVI global	0.40	0.70
					CVI ítems aceptables		0.75

En esta tabla se muestra la Razón de Validez de Contenido de los ítems del constructo Liderazgo Transformacional, además se muestra el índice de validez de contenido global del instrumento (CVI) y un índice de validez de contenido de los ítems aceptables con un 0.75 o 75% considerado aceptable, con base en el criterio de los 7 expertos.

En base a los resultados obtenidos, se procedió a la eliminación de ítems del instrumento, en aquellos casos en que su valoración fue menor de 0.58, manteniendo todos aquellos ítems en los que su valor superó el punto de corte mínimo de 0.58. En la versión final, el instrumento quedó integrado por 16 ítems: la primera dimensión, referida al carisma, incluye 5 ítems; la segunda, inspiración, cuenta con 4 ítems; la tercera, estimulación intelectual, se integra con 4 ítems; finalmente, consideración individualizada, cuenta con 3 ítems.

CONCLUSIONES

Se llevo a cabo una investigación de tipo descriptivo, no experimental, tomando como base el modelo de Lawshe (1975) modificado por Tristán (2008), para llevar a cabo la validez de contenido de un instrumento para medir el liderazgo transformacional, se procedió a realizar la validez de contenido por medio de un grupo de expertos, quienes evaluaron de forma individual y de acuerdo a su experiencia cada uno de los ítems del cuestionario según su relevancia. De acuerdo a los resultados se obtuvo una CVR' donde el valor mayor fue de 0.8571 y el valor menor de 0.2857, se procedió a eliminar 3 ítems del instrumento dado que los valores fueron menores a 0.58 siendo este el mínimo aceptable. El índice de validez de contenido global fue de 0.70 y el índice de validez de contenido (CVI) de los ítems aceptables fue de 0.75, el cual excede

el punto de corte mínimo de 0.58 con base en el modelo de Lawshe (1975) modificado por Tristán (2008), por lo que se considera que el instrumento es considerado como aceptable.

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BIOGRAFIA

Marisela Vargas Salgado es Doctorante en Ciencias Administrativas por la Universidad Autónoma de Ciudad Juárez y Profesora del Instituto Tecnológico de Ciudad Juárez, adscrita al departamento de Ciencias Económico Administrativas. Avenida Tecnológico, Número 0000, Fraccionamiento el Crucero, Ciudad Juárez, Chih., México Correo electrónico

Aurora Irma Máynez Guaderrama es Doctora en Planeación Estratégica y Dirección de Tecnología por la Universidad Popular Autónoma del Estado de Puebla y Profesora de Tiempo Completo de la Universidad Autónoma de Ciudad Juárez. Se puede contactar en el Instituto de Tecnología e Ingeniería, Avenida del Charro 450, Ciudad Juárez Chih., México Correo electrónico

Judith Cavazos Arroyo es Doctora en Dirección y Mercadotecnia por la Universidad Popular Autónoma del Estado de Puebla y Profesora de Tiempo Completo de la misma Universidad. Se puede contactar en la Facultad de Mercadotecnia. 21 sur Número 1103, Barrio de Santiago, Puebla, Puebla., México Correo electrónico

Laura Elizabeth Cervantes Benavides es Doctora en Administración por la Universidad Nacional Autónoma de México y Profesora de Tiempo Completo de la Universidad Autónoma de Ciudad Juárez. Se puede contactar en el Instituto de Ciencias Sociales y Administración. Avenida Universidad y H. Colegio Militar, Zona Chamizal, Ciudad Juárez, Chih., México Correo electrónico

OBJETOS SIMBÓLICOS DE CONSUMO Y SU RELACIÓN CON LA CONSTRUCCIÓN DE IDENTIDAD DE LAS GENERACIONES DE CONSUMIDORES EN LA CIUDAD DE CALI – COLOMBIA

Carmen Elisa Lerma Cruz, Universidad Autónoma de Occidente
Yuly Pauline Paredes Bedoya, Universidad Autónoma de Occidente

RESUMEN

El consumo de productos tiene un significado que va más allá de su carácter utilitario y su valor comercial. Este significado se sustenta en la capacidad que tiene el consumo de contener y comunicar significados personales y culturales. Así, los productos – marcas son comprados porque las personas creen que estos, de alguna manera, representan lo que ellos son. Esto implica que el consumo contribuye a la creación y mantenimiento de las identidades. La identidad es un concepto subjetivo de cómo las personas se ven a sí misma, pero una persona puede tener más de una identidad y el número de éstas depende de los diferentes roles que posee en la vida y para asumir dichos roles requiere de una serie de consumos; lo que implica que las personas usan diferentes tipos de productos para representar cada una de estas identidades. Teniendo en cuenta lo anterior, esta investigación busca comprender, mediante un análisis histórico hermenéutico, los objetos simbólicos de consumo y su relación en la construcción de identidad de las diferentes generaciones de consumidores (Baby Boomers, Generación X, Generación Y y Generación Z) en la ciudad de Cali. A su vez, identifica el objeto símbolo que representa a cada uno de las generaciones explorando su relación con los individuos y con su realidad. La investigación es de enfoque cualitativo, se usó el método hermenéutico y se aplicaron técnicas como las entrevistas en profundidad, los relatos de vida, análisis de contenido y la observación.

PALABRAS CLAVES: Consumo Simbólico, Objeto Símbolo, Identidad, Generaciones de Consumidores

SYMBOLIC OBJECTS OF CONSUMPTION AND ITS RELATIONSHIP WITH THE IDENTITY CONSTRUCTION OF THE CONSUMERS GENERATIONS IN CALI – COLOMBIA

ABSTRACT

The consumption of products has a significance that goes beyond their utilitarian character and commercial value. Its meaning is based on the ability of the consumption to contain and communicate personal and cultural meanings. Thus, the products - brands are bought because people believe these, somehow, represent what they are. This implies that consumption contributes to the creation and maintenance of identities. Identity is a subjective concept that represents how people see themselves, but a person could have more than one identity and their number depends on the different roles they have in life. And people to assume these roles requires a series of consumption; implying that people use different types of products to represent each of these identities. Given the above, this research seeks to understand the symbolic objects of consumption and its relation to the construction of identity of the different generations of consumers (Baby Boomers, Generation X, Generation Y and Generation Z) in the city of Cali. In turn, identifies the symbol that represents each of the generations to explore their relationship with individuals and with their reality. The research approach is qualitative, hermeneutic method was used and applied techniques such as in-depth interviews, content analysis, life stories and observation.

JEL: M3, Z1

KEYWORDS: Symbolic Consumption, Object Symbol, Identity, Generations of Consumers

INTRODUCCIÓN

El comportamiento de consumo va más allá de los actos de compra, está fuertemente relacionado con la experiencia de “tener” y “ser”. Lo anterior, implica reconocer como la compra y el consumo de diversos productos y servicios afectan nuestra vida. También, cómo nuestra posesiones influyen en la forma como nosotros nos vemos, nos sentimos y como vemos a los demás. La identidad es la percepción que tenemos de nosotros mismos. Y, saber quién es uno le permite a la gente responder preguntas tales como: ¿dónde encajo yo?, ¿a dónde pertenezco?. Estas preguntas hacen parte esencial del ser humano (Lewis, 1990). Pues, nuestra identidad es subjetiva y la forma en la cual nosotros nos vemos a nosotros mismos está influenciada por una serie de experiencias individuales y por los grupos a los cuales pertenecemos o deseamos pertenecer (Sedikides & Brewer, 2001). Así, el tema de la presente investigación es abordado teóricamente desde una mirada interdisciplinaria. Entendiendo que en las sociedades de consumo, mediadas por el mercado, se reinterpretan las relaciones humanas a semejanza de la dinámica que se establece entre consumidores y bienes de consumo (Bauman, 2007).

En este orden de ideas, es importante decir que, la expresión: significado simbólico es ampliamente utilizada como sinónimo de lo *signico*. Por lo tanto, Bourdieu, destacan al objeto simbólico de consumo como signo de la posición diferencial de los sujetos (Bourdieu, 1997) y que al mismo tiempo no hacen más que significar (Baudrillard 1969). Por otro lado, los objetos simbólicos se encuentran dentro de una dinámica de personalización, que los destaca como los objetos de consumo según (Lipovetsky, 1990), mediados de igual forma por la moda y época en el tiempo (Barthes, 2003).

REVISIÓN DE LITERATURA

Un gran número de estudios de investigación han mostrado, repetidamente, que el consumo es una parte integral de las vidas de las personas. Por ejemplo, ha sido encontrado que las actividades de consumo pueden tener impacto sobre la identidad de las personas y cómo ellas, también, transmiten su estatus social a través del uso de ciertos productos y servicios (Dittmar, 2008). Una persona puede tener más de una identidad y algunas de ellas no siempre están ancladas en la vida real, sino también en el entorno *online* (Schau & Gilly, 2003). Por otra parte, Patricia Pallavicini Magnère (2008) muestra como los objetos de consumo influyen en la construcción de los procesos de individuación de adolescentes. A su vez, Emilia Bermúdez socióloga de la Universidad del Zulia realizó una investigación de cómo los jóvenes venezolanos convierten a los *malls* en territorios y objetos de consumo simbólicos en los procesos de construcción de identidades y diferencias (Bermúdez, 2008).

Así, Baudrillard (2002) sigue afirmando que: “los objetos son por lo tanto el lugar, no de satisfacción de necesidades, sino de un trabajo simbólico (...) Son un lugar de consagración de un esfuerzo, de una realización interrumpida de un *stress for achievement*, tendiente hacer la prueba continua y tangible del valor social”. Así pues, Lipovetsky (1990) plantea que “nunca consumimos un objeto por sí mismo o por su valor de uso, sino en razón de su «valor de cambio», es decir, en razón del prestigio, del estatus y del rango social que confiere”. De igual forma, los objetos de hoy día tienen valores y características humanas. De otro lado, se entiende por generación un grupo de edad que comparte a lo largo de su historia un conjunto de experiencias formativas que los distinguen de sus predecesores (Ogg y Bonvalet, 2006). Aunque estas clasificaciones de consumidores pertenecen a Estados Unidos, es pertinente su aplicación a Latinoamérica, ya que como afirma, Néstor García Canclini (1995), “a través de la relación con Estados Unidos los latinoamericanos han aprendido a ser consumidores”. Es por esta razón que se estudian las generaciones de consumo con sus denominaciones originales. (Tabla 1)

Tabla 1: Generaciones de Consumidores

Generaciones de consumidores	Características
<i>Baby Boomers</i> : nacidos entre 1946 y 1964, después de la segunda guerra mundial	Son consumidores motivados, les gusta realizar las compras por sí mismos. Son adictos al trabajo de la historia, para brindar a los suyos mejores oportunidades, alimentando un sistema capitalista en furor, adquiriendo pertenencias para el hogar que connotaban su progreso y su esfuerzo laboral. Sus predecesores se esforzaron en proporcionar a sus hijos las oportunidades que por el contexto histórico y social no fueron accesibles para ellos.
Generación X: nacidos entre 1965 y 1976	Su macro-entorno estuvo mediado por el aumento en la proporción de divorcios y en el número de madres que ingresaron a la fuerza laboral (Kotler, 2003). Desarrollaron un enfoque económico más cauteloso, es más escéptica y desconfía de los pronunciamientos de marketing que prometen un éxito fácil. Son consumidores más educados, se informan antes de hacer una compra. Quieren una mejor calidad de vida y están más interesados en que su trabajo les de satisfacciones. Poseen más preparación académica y experiencia internacional.
Generación Y: nacidos entre 1977 y 1994	Crecieron en un contexto saturado por los medios de comunicación masiva (Schiffman, 2005), y por tanto la presencia e influencia de la publicidad y la variedad de productos y artefactos presentes en la posmodernidad actual. Esta generación ha reorientado parte del tiempo que dedicaba a ver televisión para utilizarlo en navegar por internet. Son inteligentes, despiertos y objetivos. Les gustan los anuncios dirigidos a ellos que los entretengan (Kotler, 2003), así la publicidad y las marcas les hablan directamente y los involucran en su comunicación, son generadores de contenido, comentan en las redes sociales acerca de los productos que consumen.
Generación Z: personas nacidas entre 1995 y 2005	Son independientes; esta generación han crecido viendo a ambos padres trabajar, ellos consideran al internet un gran aliado y esa combinación influye en la manera que la generación percibe el concepto de trabajo y estudio. Está generación se encuentra íntimamente ligada a la realidad de las redes digitales, como es en el hecho de tener gustos y preferencias globalizadas (Rubio, 2013). Es una generación que desconfía de la postergación de objetivos (quiere todo rápido y sin mucho esfuerzo), con menores habilidades para la comunicación verbal y unas relaciones amistosas más laxas (Bauman, 2005; Sennett, 2000).

Fuente: elaboración propia

METODOLOGÍA

Esta investigación es de enfoque cualitativo y la teoría del conocimiento inserta en la perspectiva teórica constructivista y en la metodología está sustentada por paradigma histórico-hermenéutico. La población la constituyeron hombres y mujeres pertenecientes a cada una de las generaciones antes mencionadas, en estratos socioeconómicos 4 y 5, residentes de la ciudad de Cali. Se trabajó muestreo no probabilístico. El total de participantes de este estudio fueron 17 individuos. Las técnicas y procedimientos que se usaron para obtener y analizar datos, fueron:

Relatos de vida. Narraciones biográficas delimitadas por el objeto de estudio del investigador. Entrevistas en profundidad. Encuentros cara a cara, entre un investigador y sus informantes, los cuales se orientan a entender las perspectivas del entrevistado sobre su vida. **Análisis de documentos y análisis de contenido.** Bibliográfico, impreso (Periódicos, revistas, documentos y libros), fotográfico y audiovisual (fotos, videos y comerciales) donde existen registros de los diferentes objetos simbólicos de consumo. De igual forma se analizó el material fotográfico proporcionado por los entrevistados, y sus perfiles en redes sociales como *Facebook* e *Instagram*.

RESULTADOS

Los resultados de esta investigación se presentaran acorde a los objetivos propuestos

Caracterización de las Generaciones de Consumidores

Generación de los *Baby Boomers*: Esta generación nace desde 1946 a 1964, vivió en una época marcada por cambios sociales que empezaban a gestarse a nivel internacional, sin embargo estuvieron condicionados por bases tradicionalistas y conservadoras (Simón, 2007), ya hacían que se gestará una sociedad de

individuos particulares, que además estaban mucho más informados de su entorno ya que el 13 de Junio de 1954 fue inaugurada la Televisión en Colombia, acontecimiento que permitió llevar un televisor a cada hogar y sentar a toda la familia frente a la novedosa caja de entretenimiento que brindaba noticias acerca del mundo, pero que además los educaba como consumidores, pues también comenzaron a ver los primeros comerciales y a distinguir las marcas promocionadas a través de este medio (Tabla 2).

Generación X. Los nacidos entre 1965 y 1976 pertenecientes a esta generación de consumidores vivieron en una sociedad colombiana donde se gestaba la violencia, el hombre llegó a la luna el 20 de Julio de 1969, acontecimiento que surgió en la época de la Generación X, pero que le correspondió vivir frente a la pantalla del televisor a los *Baby Boomers*.

Estos consumidores poseen mejor preparación académica y experiencia internacional, de allí que sean una generación más escéptica y desconfie de los pronunciamientos de la publicidad y del *marketing*. Además de no han perdido el vínculo con los amigos de su generación con los que comparten gustos y recuerdan momentos de su infancia. Así mismo, se preocupan por estar informados acerca de su entorno, consumen noticias. Algunos usan el internet como medio secundario para el uso de correo electrónico, *chats* y *Facebook*. (Tabla 3).

Tabla 2: Caracterización de la Generación *Baby Boomer*

Categoría*	Objetos Simbólicos de Consumo	Marcas	Medios**
Electrodomésticos/Artículos para el hogar	Televisor	SHARP, SONY	Televisión
	Radio/Tocadiscos	SONY, General Electric, Philips, Panasonic.	Radio
Vehículos	Cámara de rollo	Kodak, Canon	Periódico
	Carro	Renault, Volkswagen	

*Corresponde a la categoría de productos al cual pertenece el objeto simbólico de la generación. ** son los medios consumidos por esta generación. Fuente: elaboración propia.

Así mismo, se preocupan por estar informados acerca de su entorno, consumen noticias no sólo políticas, sociales y económicas sino también de entretenimiento, en plataformas como la televisión, la radio y las revistas principalmente. Algunos usan el internet como medio secundario para el uso de correo electrónico, *chats* y *Facebook*. (Tabla 3).

Generación Y: Generación de consumidores nacidos entre 1977 y 1994, época de la globalización, las nuevas tecnologías y el surgimiento de nuevos dispositivos electrónicos para el entretenimiento que comenzaron a proliferar en los hogares. En 1977 es lanzada la consola Atari 2600 y la 5200 en 1982, objetos que cambiaron la manera de interactuar frente al televisor y educaron a esta generación en el mundo de los videojuegos. Siguiendo con el desarrollo tecnológico que mando la parada en esta generación, aparece en escena en 1990 la consola *Nintendo Entertainment System* (NES) y en 1994 es lanzada al mercado la primera consola *Play Station* lo cual amplió el panorama.

Tabla 3: Caracterización de la Generación X

Categoría*	Objetos simbólicos de consumo	Marcas	Medios**
Electrodomésticos/Artículos para el hogar	Televisor	SHARP, SONY, JVC, TOSHIBA	Televisión
	Radiograbadora	SONY, PHILIPS, Panasonic	Radio
Tecnología	Walkman	SONY	Periódicos y Revistas

*Corresponde a la categoría de productos al cual pertenece el objeto simbólico de la generación. ** son los medios consumidos por esta generación. Fuente: elaboración propia.

Por lo anteriormente descrito, estos consumidores presenciaron la evolución tecnológica de medios de comunicación rápidamente, durante su niñez y su adolescencia estuvieron frente a medios de comunicación masiva como el internet que les otorgó competencias audiovisuales mayores que sus antecesores. Como consumidores son inteligentes y les gusta que los anuncios estén dirigidos a ellos y sobre todo que los diviertan, pasan gran cantidad de tiempo en redes sociales (poseen más de dos) y en internet, ya que este es su medio de comunicación e información principal, seguido de la televisión, la radio y el cine como medio de entretenimiento. (Tabla 4).

Generación Z: Nacidos entre 1995 y el 2005, son una generación de consumidores que han crecido viendo a ambos padres trabajar. Están familiarizados con la responsabilidad social y la tecnología. El tiempo en el que se encuentran les ha mostrado que la obsolescencia es la constante, ya que los avances tecnológicos se desarrollan cada vez más rápido, es por eso que desconfían de la postergación de objetivos. Así mismo, sí los de la Generación Y presenciaron la llegada del internet conmutado a sus hogares, estos vivieron la banda ancha y el 4G, ya que a mediados de 2010 el operador UNE ganó la concesión de la primera licencia de espectro donde se destaca el Internet móvil de alta velocidad. En este orden de ideas, el consumo de medios de la Generación Z, no está mediado por el interés social y político de su país, ya que su principal interés es la industria del entretenimiento y su plataforma favorita es el internet, para el uso de redes sociales, donde se enteran de los que pasa en su entorno, siendo la televisión un medio secundario donde visualizan series internacionales, videos musicales y reality shows (Tabla 5).

Tabla 4: Caracterización de la Generación Y

Categoría*	Objetos Simbólicos de Consumo	Marcas	Medios**
Video juegos Tecnología	Consola Computador Teléfono celular	Atari, Nintendo, Play Station IBM, COMPAQ, NOKIA, Motorola, Siemens	Internet Televisión Radio y Cine

*Corresponde a la categoría de productos al cual pertenece el objeto simbólico de la generación. ** son los medios consumidos por esta generación. Fuente: elaboración propia.

Tabla 5: Caracterización de la Generación Z

Categoría*	Objetos simbólicos de consumo	Marcas	Medios**
Tecnología	Laptop Smartphone Tablet	HP, Vaio, Apple y Samsung iPhone, Samsung, BlackBerry iPad, Samsung	Internet: Redes Sociales Televisión

*Corresponde a la categoría de productos al cual pertenece el objeto simbólico de la generación. ** son los medios consumidos por esta generación. Fuente: elaboración propia.

CATEGORÍAS Y MARCAS DE PRODUCTOS REPRESENTATIVAS

Generación de los Baby Boomers: Las categorías de productos representativos para estos consumidores son los electrodomésticos, cuyo consumo estaba ligado a la familia, con el fin de proveerle a ellos bienes que garantizaran su entretenimiento y que permitieran llenar la casa de objetos indicadores de progreso y del valor del ahorro frente a los demás. Es así como aparecen en escena marcas como SONY, SHARP, LG, SAMSUNG, General Electric, PHILIPS, Panasonic, Kodak y Canon, pertenecientes a diferentes tipos de objetos simbólicos de consumo de los cuales se hablará en el siguiente capítulo. De igual forma la categoría de los vehículos aparece con marcas como Volkswagen y Renault las cuales generaron recordación y preferencia en la generación de los Baby Boomers.

Generación X: Así mismo, esta generación de consumidores obtuvo sus objetos simbólicos de consumo de la categoría de electrodomésticos ya que seguían estando ligados al hogar y a compartir tiempo con sus familias alrededor estos. Continuaron siendo relevantes marcas como SONY, SHARP, PHILIPS y

Panasonic, pero aparecieron JVC y TOSHIBA, Panasonic, LG y Samsung. Al mismo tiempo, que la categoría de Tecnología hizo su primera aparición con la marca SONY, dispuesta a proveer de entretenimiento a los consumidores.

Generación Y: En esta generación de consumidores ya no aparece la categoría de los electrodomésticos sino que emerge la categoría de los videojuegos con marcas como *Atari, Nintendo, Play Station* que unieron a esta generación a amigos y no a sus padres. Del mismo modo, la categoría de tecnología seguía siendo una constante que unía a la Generación Y con sus antecesores, con marcas como *IBM, COMPAQ, HP, LG, Samsung, NOKIA, Motorola y Siemens*.

Generación Z: Estos consumidores son los únicos que no tienen dos categorías de productos dentro de su consumo simbólico, por el contrario sus objetos simbólicos de consumo pertenecen a la categoría de tecnología, la cual comenzó a aparecer con la Generación X, cuando está inicio su separación del consumo ligado al hogar. En ella se encuentran marcas como: *HP (Hewlett-Packard), Apple, Vaio, Samsung, BlackBerry, iPhone y iPad*.

Objetos Simbólicos de Consumo de Cada Generación de Consumidores

Generación de los Baby Boomers: El consumo simbólico de esta generación estaba ligado a la categoría de electrodomésticos y artículos para el hogar, donde se encuentran tres objetos simbólicos de consumo: el televisor, el radio con tocadiscos y la cámara de rollo. El televisor es para los *Baby Boomers* el más importante, ya que hizo su primera aparición en esta generación, los otros objetos ya existían cuando estos consumidores nacieron. De igual forma, la televisión se mostraba como un progreso social, que debía adquirirse y mostrarse, además de y sentar a la familia frente a este para compartir los mismos programas de televisión. El segundo objeto simbólico de consumo de la categoría era la mezcla entre radio y tocadiscos, poseía funciones comunicativas del radio que permitían sintonizar las diferentes emisoras AM y FM para escuchar música, programas, radio novelas o noticias. Por último, en la categoría de electrodomésticos y artículos para el hogar se encuentra la cámara fotográfica de rollo, debido a que está se vendía en centros de distribución de productos de esta categoría, además de que era usada para fotografiar a la familia. Por otra parte, en la segunda categoría identificada para esta generación, la cual es la de vehículos, aparece el carro como objeto simbólico de consumo con las marcas: *Wolkswagen y Renault*, elemento clave en la significación del ahorro, el progreso y sobre todo en el estatus social.

Generación X: el televisor sigue siendo este objeto simbólico de consumo. El televisor *SONY* estaba situado en la sala de la casa como una muestra social de estatus para los visitantes, que posteriormente migró a la habitación de los padres, ya que el espacio que se compartía para ver televisión era un momento de descanso familiar. La radiograbadora corresponde un avance tecnológico que le permite compartir dos aspectos adscritos a la categoría de electrodomésticos, la primera comprendía su uso al interior de la familia, y, el segundo aspecto corresponde al uso individual de la radiograbadora ya que está se podía transporta dentro del hogar o por fuera de este.

El Walkman: es el objeto simbólico de consumo que otorgó a la Generación X su primer objeto de la categoría de tecnología (no electrodoméstico familiar), de uso individual que le permitió escuchar música en radio y de los casetes que compraba y grababa con sus amigos. Así mismo, el Walkman de *SONY*, era usado con los audífonos, lo que hacía que el individuo se aislara, pero su uso también proyectaba significaciones de estatus frente a los demás.

Generación Y: las primeras consolas de videojuegos de esta generación nacieron con Atari y Nintendo, posterior a esto se unió *Play Station* y hoy en día se podría hablar de *Xbox* y las plataformas online que permiten ejecutar videojuegos desde el computador personal. Agregado a lo anterior, estos objetos simbólicos de consumo fueron comprados y obsequiados por los *Baby Boomers* a sus hijos Y, en la niñez,

en celebraciones especiales como cumpleaños y navidad, lo que se convirtió en los regalos más anhelados. De igual forma, el surgimiento de estas consolas y los videojuegos generaron una generación de *Gamers*, los cuales consumían y superaban, además adquirían toda serie de elementos alrededor de esto, como juguetes de colección, ropa, afiches y *souvenirs*, que lo distinguían de una generación y le permitían consolidarse como parte del grupo social de los *Gamers*, que dedicaban gran parte de su tiempo libre a los videojuegos. Esta situación se evidenció con Mario Bros, en donde los participantes de esta generación conocían cada uno de sus personajes y apropiaban a este videojuego como parte de sus vivencias en la niñez y la adolescencia. Posteriormente, con la llegada del internet y la evolución tecnológica el computador de escritorio se convertía cada vez más en un vehículo de comunicación masiva donde proliferaban los sitios web de chats, además de la recién llegada de Google en 1998 como buscador online, que desplazaba las enciclopedias virtuales, modificando la forma de realizar las tareas escolares y de relacionarse con sus pares. Fue así como el computador se convertía en una forma de ver el mundo y comunicarse con otros, lo que implicó un alejamiento del televisor como medio masivo tradicional y una ventana para conocer nuevas personas a través de la red.

El Teléfono Celular; dispositivo electrónico perteneciente a la categoría de tecnología llegó a la vida de los participantes de este estudio como un obsequio de innovación tecnológica proveniente de sus padres en celebraciones de cumpleaños, navidad o culminación de logros académicos, con la posesión de este objeto simbólico de consumo los Y, proyectaban estatus frente a su círculo social, ya que los usuarios de celulares en un comienzo eran limitados para muchos por sus altos precios.

Generación Z: estos sujetos como nativos digitales y altamente influenciados por las nuevas tecnologías de comunicación en un entorno globalizado son tal vez los que más usan términos en inglés para referirse a los objetos de consumo que los rodean, de allí que estos sean presentados en este idioma. El *Laptop*, el nombre de este objeto simbólico de consumo se refiere en inglés a un computador portátil, desligado del hogar como objeto que se comparte con la familia, sino exclusivamente de quien lo posee. Por otro lado, a diferencia de objetos anteriormente nombrados, el *laptop* fue y sigue siendo un objeto con el que los nativos de esta generación crecieron o adquirieron sin novedad, ya que el computador personal para estos sujetos, constituye una necesidad y no un lujo de significación de estatus para su entorno. El teléfono inteligente (*Smartphone*), una modificación del teléfono celular es para los consumidores de la Generación Z su objeto simbólico de consumo más representativo, ya que su auge en la ciudad de Cali se gestó en su tiempo de adolescencia y niñez.

Estos crecieron con teléfonos celulares que tenían funciones de navegación y cámara fotográfica y conforme iba avanzando la tecnología y el mercado se encontraron con los *smartphones* que poseen en la actualidad características como: reproducción de música, cámara fotográfica y de video de alta definición, navegación en internet y redes sociales, además de GPS y chats especializados, fue así como en sus inicios la marca *Blackberry* fue la preferida por estos consumidores, pues en este podían comunicarse vía chat con otros que tuvieran *smartphones* de la misma marca, además este llegó a ser moda, pues generaba estatus entre los poseedores. De modo que, el *Blackberry* fue el primer *smartphone* de esta generación, el cual fue un regalo de sus padres en celebraciones especiales como los siguientes *smartphones* que llegaron, tales como *Samsung Galaxy* y *iPhone*, los cuales poseían en sí mismos la unión de varios objetos simbólicos de consumo presentes en otras generaciones como la cámara fotográfica, el reproductor musical, el computador, y teléfono celular. Por otro lado, este objeto resalta la individualidad del consumidor ya que de uso personal y no familiar, sin dejar de lado que brinda estatus pues hace que quien lo posea pertenezca a un grupo en especial.

Por último, el *smartphone* constituye una herramienta para el consumidor Z de mostrarse al mundo y encontrar aceptación, esto gracias a la cámara fotográfica incorporada en este dispositivo, con la cual se toman fotos de sí mismos (*selfie*), de los productos y lugares de consumo, los cuales suben inmediatamente a las redes sociales con el fin de que generen interactividad. Las tabletas de pantallas táctiles corresponden

otro objeto simbólico de consumo para esta Generación Z. Este dispositivo perteneciente a la categoría de tecnología es también de uso individual y hace parte de las gratificaciones y obsequios recibidos en fechas memorables. Así, marcas como iPad y Samsung se convirtieron en las *tablets* de mayor estatus para los participantes de este estudio. Por tanto, abandonaron la observación de las imágenes en computadoras para hacerlo desde este dispositivo, además de dejar a un lado los libros físicos. En conclusión la *tablet*, es un objeto de consumo simbólico de consumo que influye en la construcción de identidad de esta generación con su mundo de interacción digital en su círculo social, además del desarrollo de sus responsabilidades como un objeto secundario, siendo los dos anteriores los primarios.

CONCLUSIONES

Se puede decir que, las generaciones de consumidores de estratos socioeconómicos 4 y 5 de la ciudad de Cali han variado su forma de relacionarse con su entorno y de consumir, ya que en un comienzo los *Baby Boomers* y hasta la Generación X adquirirían todo tipo de bienes de consumo con el fin de satisfacer las necesidades de su familia, mientras que la Generación Y y Z, constituyen un grupo de consumo individual basado en sus propias necesidades primando prima el valor emocional como el entretenimiento, las relaciones sociales y el estatus. De igual manera, los *Baby Boomers* poseían objetos simbólicos de consumo adscritos a la categoría de electrodomésticos y vehículos, mientras que la Generación X conservaba la primera pero incorporó la de tecnología, que llegó a ser identificada en la Generación Y junto a la categoría de videojuegos y por último la Generación Z que posee únicamente la categoría de tecnología en donde se identifican sus tres objetos simbólicos de consumo. Así mismo, marcas como *SONY*, *Nintendo*, *IBM*, *COMPAQ*, *Samsung* y *Apple*, lograron ser identificadas como representativas para cada generación, *SONY* a las dos primeras, *Nintendo*, *IBM* y *COMPAQ* a la tercera y *Samsung* y *Apple* a la última generación de consumidores en sus tres objetos de consumo.

Cabe recordar que, el uso personal de los objetos comienza en la Generación *Baby Boomer* con el objeto simbólico de la cámara fotográfica, al igual que la grabadora y el Walkman de la Generación X que le permitía acercarse a la individualidad a través del uso mismo del *gadget* y la reproducción de sus gustos musicales previos. Por otra parte, el celular y el computador de escritorio de la Generación Y marcaron una historia de consumo de interacción y generaron una nueva forma de relacionarse con su entorno, algo con lo que la Generación Z nació. En este sentido, los objetos simbólicos de consumo de cada generación construyeron identidad con ellos mismos y con su realidad, para las dos primeras generaciones con la categoría de vehículos y artículos para el hogar que les permitía compartir tiempo en familia y generar lazos al interior de esta. Posteriormente con las últimas generaciones, primaron los objetos tecnológicos de comunicación que permitieron y permiten relacionarse con sus amigos, acceder al entretenimiento, generar contenido online e interactuar con su entorno globalizado a través de dispositivos móviles de uso individual siendo este la principal característica de su consumo simbólico, pues el campo familiar ya no es su preocupación.

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BIOGRAFIA

Carmen Elisa Lerma Cruz, es Magister en Psicología por la Universidad del Valle. Profesora Asociada en la Universidad Autónoma de Occidente, adscrita a la Cátedra de Investigación en Publicidad, Teorías y Enfoques de la Comunicación y Comportamiento del Consumidor. Se puede contactar en la Facultad de Comunicación Social, Universidad Autónoma de Occidente, Calle 25 N° 115-85 Km. 2 vía Cali-Jamundí, Colombia., Correo electrónico

Yuly Pauline Paredes Bedoya es estudiante de último año de Comunicación Publicitaria de la Universidad Autónoma de Occidente. Estudiante investigador en el Semillero de Investigación en Comunicación SIENCO. Se puede contactar en la Facultad de Comunicación Social, Universidad Autónoma de Occidente, Calle 25 N° 115-85 Km. 2 vía Cali-Jamundí, Colombia., Correo electrónico

HOMOLOGACIÓN DEL IVA 2014 EN LA FRONTERA NORTE DE MEXICO: INFLACIÓN Y REORDENAMIENTO ECONÓMICO.

José Ezequiel Robles Encinas, Universidad Estatal de Sonora
Fidel Antonio Mendoza Shaw, Universidad Estatal de Sonora
Rossana Palomino Cano, Universidad Estatal de Sonora
Sergio Ramiro Ramírez Guardado, Universidad Estatal de Sonora

RESUMEN

El 1° de Enero del 2014 entró en vigor la reforma hacendaria, que incluye lo correspondiente a la Ley del Impuesto al Valor Agregado (IVA), misma que de acuerdo al Servicio de Administración Tributaria en México constituiría una herramienta para aumentar la recaudación. Actualmente, considerando la versión oficial señala que la homologación del impuesto en la Zona Fronteriza de 11 al 16%, tendría un impacto relativamente pequeño y transitorio sobre la inflación y a la vez, no generaría presiones inflacionarias. Al mes de Julio del 2014 la inflación para la región de la frontera norte de México ya promediaba valores a la alza no previstos en los últimos años, este indicador del crecimiento de los precios en la región, no solo alcanzó el promedio nacional sino que lo rebasó, éste suceso económico y sus posibles repercusiones se abordan en el presente trabajo.

PALABRAS CLAVES: Impuesto Al Valor Agregado, Homologación, Inflación, Región Fronteriza

CONVERGENCE OF 2014 VALUE ADDED TAX ON MEXICO NORTHERN BORDER: INFLATION AND ECONOMIC REORGANIZATION

ABSTRACT

On January 1st, the tax reform entered into force which includes the corresponding tax law to the added value. In accordance with the Tax Administration Service in Mexico, will build an increase revenue tool. Currently considering the official version which indicates that the official tax approval at the Borderland from 11 to 16 percent, would have a relatively small transitory impact over the inflation, and at the same time would not generate inflationary pressures. By the month of July 2014 the inflation for Northern Mexico's region had already averaged out values to the rise not foreseen in the last years, this growth indicator of the region's prices not only reached the national average but exceeded them, so this economic event is addressed in the present work.

JEL: E03, E23, E30, E31, E60, E62.

KEYWORDS: Tax to the Added Value, Tax Approval, Inflation, Borderland

INTRODUCCIÓN

A partir del 1° de Enero del presente año, la reforma fiscal entró en vigor en todo México, una de las medidas que más impacto tuvo en la opinión pública: la homologación del IVA en la zona fronteriza, lo que implicaba cambiar la aplicación de la tasa impositiva del 11% al 16%. La preocupación mayor del ciudadano común y de expertos en la materia era el probable crecimiento de los precios de manera general,

producto por un lado de una inflación autoconstruida, esto es aquella en la que los agentes económicos prevén aumentos futuros de los precios y ajustan su conducta actual en base a esa previsión futura y por otro lado, el crecimiento de los precios que sin duda generaría el aumento del IVA en la zona referida. La inflación en la zona fronteriza del Norte de México generalmente había sido menor a la inflación promedio nacional, por lo que sorprende que en los primeros seis meses del 2014 esta tendencia histórica de menores tasas de inflación en la región, se haya revertido. Hoy se tienen, las tasas de inflación más altas del país, en ciudades fronterizas como Mexicali, Tijuana y Ciudad Juárez. Por parte de la Autoridad, la nueva disposición fiscal no prestó atención a las características propias del consumo que reviste la zona fronteriza, no se consideró el apoyo a la competitividad de las empresas en general, así como el estímulo al comercio nacional en la frontera, por lo que se puede deducir que la aplicación del IVA del 11% al 16% del IVA contribuye muy poco al crecimiento del comercio fronterizo.

El tema se inicia con la descripción del papel que la inflación representa en la actividad económica propia de los países, considerando sus bondades y desaciertos. Posteriormente se efectúa un recuento general de la importancia de resaltar el papel que juegan las ciudades en estudio bajo el contexto de la globalización, considerando variables como el Producto Interno Bruto, las inversiones, así como su ubicación geográfica entre otras. Se describe específicamente el comparativo de la inflación promedio nacional contra la inflación en la zona fronteriza del Norte de México, durante el período comprendido de enero de 2010 al mes de julio del 2014, esto último en virtud de la información oficial actualizada. Así mismo, se detalla el comportamiento de la inflación para ciudades de mayor peso económico en la zona como: Tijuana, Cd. Juárez, Matamoros y Mexicali, resaltando sus implicaciones a raíz de los cambios en la citada reforma hacendaria.

REVISIÓN LITERARIA

En la literatura de orden financiero, se presentan diversos tipos de indicadores que sirven para medir el grado de comportamiento que ha tenido la inflación, mismos que son tomados en consideración para realizar su comportamiento en relación al incremento del Impuesto al Valor Agregado; en México, estos indicadores son publicados por el Instituto Nacional de Estadística y Geografía (INEGI), conformando la parte sustancial para realizar este trabajo. También el Banco de México, es fuente imprescindible al rescatar la información relativa al PIB, e inversión extranjera directa, para cada uno de los estados que conforma la zona en estudio. Además se ha recurrido a la revisión de otras fuentes importantes relacionadas con el tema como son las disposiciones legales, así como los comentarios y puntos de vista de académicos de la región estudiada y otros especialistas, cuyas citas complementan el abordaje del presente tópico.

METODOLOGÍA

Es importante destacar que la información aplicada para la construcción de las tablas, fue tomada de las publicaciones emanadas del Instituto Nacional de Estadística y Geografía (INEGI) de México. Rescatándose la inflación acumulada mensual (llamada también inflación interanual) por ciudades fronterizas de México: Mexicali, Cd. Juárez, Matamoros y Tijuana y la inflación acumulada del promedio nacional, del periodo comprendido de enero de 2012 a julio de 2014, gráfico y tabla 1. Así mismo, en el gráfico y tabla 2, se muestra la inflación fronteriza en relación a la inflación general promedio del país, durante el período del año 2010 a julio del 2014. Asumiéndose una posición indicadora de repunte inflacionario, respecto de los últimos períodos, siempre observándose una tendencia al alza a fin del año de 2014 y superior al promedio nacional durante el primer semestre del último año, por lo tanto, se aprecia claramente el crecimiento de la inflación en la zona fronteriza, como producto de la homologación del impuesto en la zona.

RESULTADOS

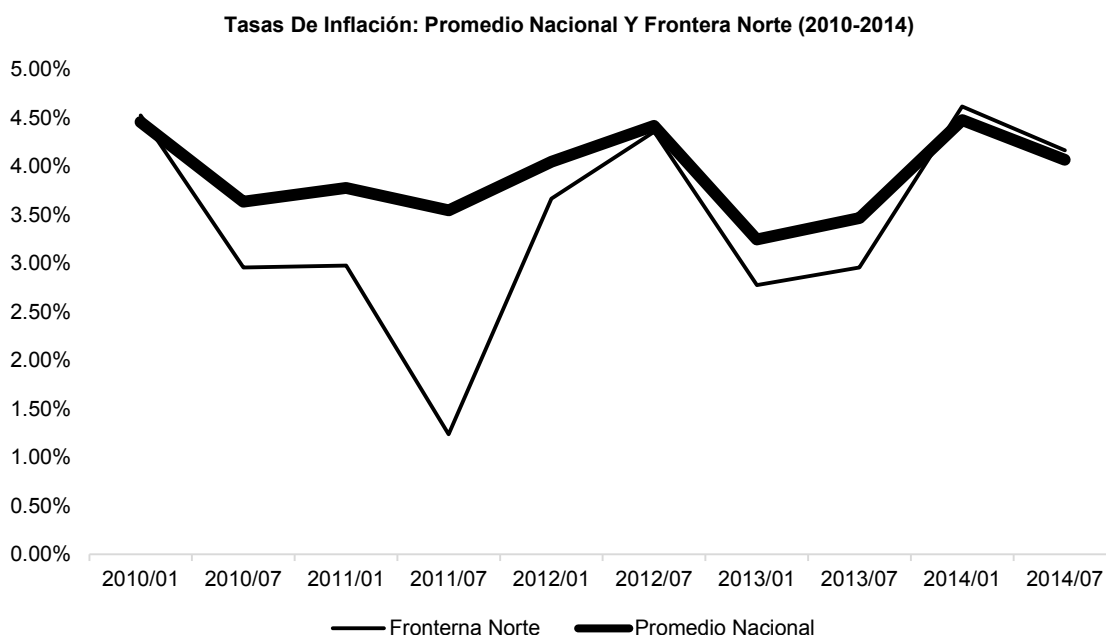
La inflación de México y de muchos países en el mundo, en décadas pasadas, fue sinónimo de desorden económico. México alcanzó tasas de inflación mayores al 150% anual a mediados de los años ochenta, se buscó como una prioridad de política económica el reducirla, ya que además del caos económico empezaba a crear un enorme malestar e inestabilidad en el ámbito social. De manera gradual se alcanzó el objetivo, a principios de los años noventa, fue de 50 puntos porcentuales y, desde fines del siglo pasado, la inflación ha sido menor a dos dígitos. En el ámbito de la economía como la japonesa, durante las últimas dos décadas del siglo pasado, tuvo tasas de inflación negativas, es decir, había una caída general en los precios (llamada desinflación) y eso desestimulaba la producción y agravaba su crecimiento económico. Tal era su nivel de producción y su competitividad que durante más de una década presentó precios decrecientes, generaba así poco aliciente a los productores y traía problemas para retomar su ritmo de crecimiento. Los gobiernos de décadas pasadas aprendieron la lección de los daños de una inflación alta y de una desinflación (decrecimiento en los precios), se busca una inflación moderada. Hoy a finales del 2014 son muy pocos los países en todo el mundo que rebasan la inflación de dos dígitos, así tenemos a Sudán con 21% e Irán con 23% y Venezuela con 50%, con una tasa de las más altas que existen. Fuera de éstos países, en muchos otros se tienen inflaciones moderadas, incluso en el caso de los países africanos no tienen problemas con la inflación, China tiene 3%, México el 3%, Ecuador 2.8% y así, una gran mayoría de los países goza de control en los precios. La información fue tomada de: www.imf.org/external/spanish/pubs/ft/reo/2014/whd/wreo0414s.pdf

Por otra parte de acuerdo a la declaración de Agustín Cartens en su papel de Gobernador del Banco de México tras su participación en una ceremonia en el Senado de México y en referencia a la citada homologación del IVA mencionó: “tendrá un impacto relativamente pequeño y transitorio sobre la inflación”. Al respecto, se puede considerar que la inflación siempre y cuando sea moderada constituye un estímulo al productor para que se incremente el precio de los productos que venderá, es una invitación a invertir más. Este incremento a las cantidades producidas tiene sentido por la misma dinámica del crecimiento poblacional, así crece el consumo y junto a ello opera un crecimiento y certidumbre económica, con una eficaz planeación económica de parte de los gobiernos.

En México, la región fronteriza ha jugado en el contexto internacional un papel estratégico para el capital tanto nacional como internacional: bajos costos de la mano de obra, programas de apoyo a la industrialización fronteriza fomentado por el Estado Mexicano, implementación de políticas económicas con menores tasas impositivas, cercanía al mayor mercado del mundo y su crecimiento poblacional mayormente marcado por la inmigración nacional. Atendiendo a la Figura 1 y Tabla 1 la región fronteriza del Norte de México mantuvo tasas de inflación por debajo del promedio nacional todavía hasta el último mes del 2013, sin embargo, a partir de enero del 2014 (una vez homologado el impuesto al valor agregado de la zona fronteriza del 11% al impuesto del 16%, igual que en el resto del país), las tasas de inflación de la región y de la mayoría de las ciudades fronterizas presentan una inflación mayor al promedio nacional. Esto pone en clara desventaja a la región fronteriza frente a la competencia que existe en el mercado mundial.

La tendencia había sido hacia los valores inflacionarios bajos, actualmente se enfrenta a tasas altas, con resultados tendientes a desestabilizar la economía y lo más grave destaca el hecho que el ciudadano se vea afectado en su poder adquisitivo, por lo que al respecto, El Colegio de la Frontera Norte expone: “Incremento de la Inflación: este efecto es el que se presentó más rápido. En la primera quincena de enero, la inflación a tasa anual a 4.63%, de acuerdo con el Instituto Nacional de Estadística y Geografía (INEGI). Un análisis de Bank of América a través de Merrill Lynch señala: “que la homologación del IVA fronterizo fue uno de los principales factores que impulsaron la inflación, pues esto contribuirá en 20 puntos base del índice Nacional de Precios al Consumidor (INPC)”.

Figura 1: Inflación Fronteriza del Norte de México Contra Inflación General (2010-2014)



En la región de la frontera Norte de México la inflación se presenta siempre menor respecto al índice general, a excepción del último año, en 2014, cuando la inflación fronteriza es mayor al promedio nacional durante los primeros seis meses

Tabla 1: Inflación Frontera Norte de México y Promedio Nacional 2010-2014

	Frontera Norte	Promedio Nacional
2010/01	4.53%	4.46%
2010/07	2.96%	3.64%
2011/01	2.98%	3.78%
2011/07	1.24%	3.55%
2012/01	3.67%	4.05%
2012/07	4.36%	4.42%
2013/01	2.78%	3.25%
2013/07	2.96%	3.47%
2014/01	4.62%	4.48%
2014/07	4.17%	4.07%

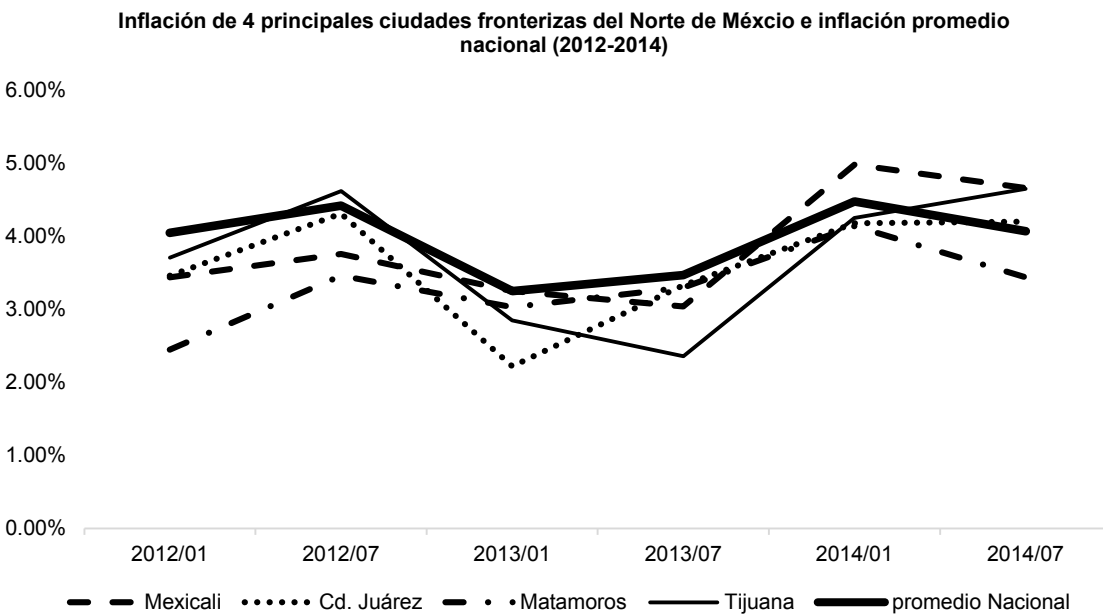
Los indicadores presentan el comportamiento de los índices inflacionarios del año 2010 al 2014, que demuestran el hecho de que el fenómeno reflejaba hasta 2013 inflación baja y a partir de enero del 2014, se empieza a incrementar.

Además, en el caso de las importaciones temporales de la industria maquiladora de exportación, la Secretaría de Hacienda y Crédito Público, ha emitido reglas como las certificaciones y en función de ello se determina el pago del impuesto, lo que hace que se incrementen los costos de una industria que en el país, ha ayudado al crecimiento de sectores, como el automotriz, electrodomésticos y el aeroespacial, gravándose con el mismo porcentaje, el transporte foráneo, alimentos para mascotas y goma de mascar por citar algunos casos, que hacen que se originen comportamientos inflacionarios que no son benéficos para la economía de la región fronteriza. El Dr. Noé Arón Fuentes, investigador del Departamento de Estudios Económicos para la Frontera Norte, argumenta que los datos oficiales evidencian que un aumento mensual de 1.5 de puntos porcentuales en la tasa inflacionaria, supone que quien carga con el pago de las contribuciones, viene a ser no el productor sino el consumidor, puesto que un aumento en la tasa impositiva implica que tanto el productor como el consumidor, tengan que distribuir el impacto de una mayor tasa: “Esto significa, a su vez, un aumento del 45% a la carga fiscal de los consumidores, lo cual es exagerado y tendrá al menos cinco graves consecuencias. La primera es un aumento de la inflación, luego un efecto recesivo, otras de recaudación menor, de competitividad y de peor distribución de recursos” (Fuentes,

2014). La consideración sería que la aceleración del fenómeno inflacionario, es consecuencia de un impacto temporal que acontece mientras los precios alcanzan un punto en los cuales se llegue a una estabilización y se dé un equilibrio en los mismos, lo cierto es que a poco más de un semestre del incremento de Impuesto al Valor Agregado en la frontera, se presenta un impacto general y automático en el costo de la vida.

En el terreno de esta economía regional, la reforma fiscal asume como política, el aumentar los recursos fiscales para ser redistribuidos, como se ha indicado anteriormente, una de las medidas constituyó la homologación del IVA del 11 al 16% en la región fronteriza, que colinda paralelo a los 20 kilómetros en dirección a la línea divisoria entre Estados Unidos y México. Una vez revisada la literatura y considerando la opinión de académicos y expertos en el tema, una propuesta constructiva de acuerdo a Fuentes sería: “Negociar otro instrumento regional que nos permita mantener la competitividad, pues los poderes legislativo y ejecutivo están alineados para no cambiar la tasa del IVA. El término de devolución de impuestos se da en aeropuertos internacionales y puertos marinos, pero no se respeta en los puertos terrestres fronterizos, es decir, exportamos la carga impositiva. El Dr. Fuentes propone aceptar el aumento del IVA a cambio de que se nos permita devolver los impuestos extranjeros. Esto nos daría un factor de competitividad importante, provocando mayor flujo de visitantes y compensando la fuga de consumidores. Uno pensaría que a mayor recaudación de impuestos, menor crecimiento económico, pero se puede crecer aun aumentando los impuestos, pero se cuestiona los principios de eficiencia y de justicia, pues si pagan más los que menos tienen, la reforma es regresiva”. (Fuentes, 2014). Siguiendo a detalle la Figura 2, con base en la información de la Tabla 2, de las cuatro ciudades consideradas representativas para la zona, se puede observar que Tijuana y Cd. Juárez presentan para el último semestre mayores tasas en la inflación, siguiendo después Mexicali y con menor crecimiento inflacionario, la ciudad de Matamoros.

Figura 2: Inflación Anual en las Principales Ciudades Fronterizas del Norte de México (2012-2014)



En el cuadrante hacia la derecha, se observa que la inflación es más alta respecto a los años anteriores, destacando Mexicali, Cd. Juárez y Tijuana por encima del promedio nacional, solamente la ciudad de Matamoros está debajo del promedio nacional. Fuente: INEGI, México.

Tabla 2: Inflación Anual de las Principales Ciudades Fronterizas del Norte de México (2012-2014)

	Mexicali	Cd. Juárez	Matamoros	Tijuana	Promedio Nacional
2012/01	3.44%	3.46%	2.45%	3.71%	4.05%
2012/07	3.76%	4.31%	3.46%	4.62%	4.42%
2013/01	3.25%	2.22%	3.03%	2.85%	3.25%
2013/07	3.04%	3.33%	3.30%	2.36%	3.47%
2014/01	4.98%	4.18%	4.14%	4.25%	4.48%
2014/07	4.66%	4.20%	3.44%	4.65%	4.07%

En la tabla se observa a partir del año 2012, hasta el 2014, el repunte de la inflación en cada una de las ciudades fronterizas consideradas y, se observa el incremento del promedio anual.

Para efectos de conocer los indicadores inflacionarios, el INEGI presenta información relativa a índices de inflación por ciudades, lo cual permite el acceso a 46 ciudades del país, destacando por su importancia, para efectos del estudio, cuatro ciudades fronterizas específicamente, las cuales son: Ciudad Juárez, Matamoros, Mexicali y Tijuana, en las que la inflación de manera general, se ha mantenido por largos períodos por debajo del promedio nacional, por lo que en los gráficos comparativos se pueden observar los resultados emanados de los mismos.

Aunado al crecimiento de los precios, la inversión extranjera directa (IED) se redujo para el país y en todos los estados fronterizos, (a excepción del estado de Sonora que presentó crecimiento), tuvieron caídas en esta variable en más del 50% en los dos primeros trimestres del 2014, así por ejemplo Chihuahua que había recibido 834.7 millones de dólares en el primer trimestre del 2013, en el primer trimestre del 2014 solo recibe 346.3 millones de dólares. Tamaulipas presenta igual comportamiento decreciente en mismo periodo, cae de 351.7 a 72.4 millones de dólares (ver Tabla 3, referida a la IED comparando los primeros dos trimestres del 2013 y 2014).

Tabla 3: Inversión Extranjera Directa. Millones de Dólares (Enero-Junio 2013-2014)

	Baja California	Chihuahua	Tamaulipas	País
2013 ene-marzo	222.4	834.7	351.7	8,605.6
2013 abril-junio	200	395.1	154.4	20,178.7
2014 enero-marzo	142.9	346.3	72.4	7,428.6
2014 abril-junio	118.1	131.0	82.1	2,303.9

De acuerdo con información de la Secretaría de economía, en conjunto con el Banco de México, la inversión extranjera directa se ha desplomado en los estados seleccionados a partir de los dos trimestres de 2013 y en los dos trimestres de 2014, comparativamente y en relación al país en general.

Si bien la inversión sigue llegando al renglón de las manufacturas preferentemente, existen dos rubros importantes que conforman el renglón de la Inversión Extranjera directa: nuevas inversiones y reinversiones, el primero es el que más se ha reducido, revela el Banco de México que durante los meses de enero a junio del 2014, apenas se alcanzó los \$9,733 millones de dólares provenientes solo de reinversiones y no hubo nuevas inversiones. Por lo anterior, es entendible el por qué las predicciones en la tasa de crecimiento del PIB en México haya venido ajustándose a la baja, indudablemente, esto viene a corroborar el papel estratégico que juega la región fronteriza en el desarrollo México.

CONCLUSIONES

La economía fronteriza crecerá sin mayores problemas con las tasas de inflación que hoy rigen, siempre y cuando el crecimiento de los precios vaya muy acorde con el crecimiento en el producto. Sin embargo a nivel mundial y nacional hay crecimiento lento en el PIB, por lo que es viable que el crecimiento promedio que en un tiempo fue más alto en la zona fronteriza, comience a descender. Se esperaría una contracción económica frenada por bajas en la inversión extranjera, derivándose de ello caídas en el empleo y en el

consumo, es decir, el mejor panorama pudiese ser, un leve crecimiento en la inflación, aunados a un bajo crecimiento en la producción.

La labor de promoción para la inversión en ciudades de la zona fronteriza, por parte de las instancias gubernamentales, deberá ser mucho mayor, el lento crecimiento de las economías, la baja entrada del capital internacional al país y en el caso del aumento al impuesto al valor agregado, son factores que poco ayudan a convencer al capital internacional que busca penetrar en economías favorecidas, tomando en cuenta su estabilidad económica. La demanda de bienes es más alta en la región fronteriza que en el resto del país, motivado por la razón histórica de adquirir bienes de importación, lo que propicia menor poder adquisitivo en los más pobres, ya que en principio, las clases más bajas no tienen posibilidad de obtener visa para cruzar a Estados Unidos, puesto que uno de los criterios que exige el Consulado Americano para otorgarla, consiste en demostrar el tener propiedades y un trabajo estable, entre otros, por lo que las clases altas al tener esta posibilidad, pueden fugarse del país, consumir productos de origen extranjero y evitar el pago de contribuciones en México. Consecuentemente y de acuerdo a los argumentos presentados en el presente trabajo, es de esperarse una caída en los niveles de la economía regional, toda vez de que por parte del Gobierno Federal, que es la instancia adecuada, no se implemente políticas de apoyo a estas regiones donde el IVA fue homologado.

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Ley del Impuesto al Valor Agregado y su Reglamento 2010, 2014 y 2015.
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MARCO LEGAL: UNA BARRERA DE CRECIMIENTO PARA LAS OSC EN MÉXICO

Ma. Guadalupe Díaz Díaz, Universidad Autónoma de Coahuila-México
Adriana Guadalupe Chávez Macías, Universidad Autónoma de Coahuila-México
Pedro Ulises Martínez Carreón, Universidad Autónoma de Coahuila-México

RESUMEN

El presente estudio de tipo teórico, parte del conocimiento de la evolución de los organismos de la sociedad civil, del análisis de las leyes regulatorias de su existencia y su operatividad en México, para posteriormente recurrir a la teoría de dependencia de recursos como una propuesta alternativa e innovadora que ayuda a la obtención de recursos que dichos organismos requieren para poder funcionar, obteniéndolos de diversas fuentes. Por lo tanto el objetivo de éste documento es aportar elementos que faciliten la comprensión de la operatividad de las OSC bajo su contexto legal regulatorio, así como de la teoría de Dependencia de Recursos como una alternativa de sustentabilidad y crecimiento.

PALABRAS CLAVES: Organismos de la Sociedad Civil, Marco Legal, Teoría de Dependencia de Recursos

LEGAL FRAMEWORK: A NON PROFIT ORGANIZATIONS BARRIER TO GROWTH IN MEXICO

ABSTRAC

This study theoretical, of the knowledge of the evolution of civil society organizations, the analysis of the regulatory laws of its existence and its operation in Mexico, later resorting to resource dependency theory as an alternative proposal helping innovative resourcing these bodies require to function, obtaining them from various sources. Therefore the aim of this document is to provide elements that facilitate understanding of the operation of Nonprofit Organizations under its regulatory legal context and dependence theory as an alternative Resource sustainability and growth.

KEYWORDS: Nonprofit Organizations, Legal Framework, Resource Dependence Theory

INTRODUCCIÓN

Las Organizaciones de la sociedad civil, han surgido y estado presente en los asuntos internacionales desde la segunda mitad del siglo XIX. En 1945, un grupo de países como Francia, Alemania, Japón, Italia y Reino Unido, en unión con el fondo Monetario Internacional fundan el Banco Mundial con la finalidad de apoyar a la recuperación de los países devastados por la segunda guerra mundial. Así fueron surgiendo y fortaleciéndose con metodologías de financiación y trabajo muy específicos. Finalmente obtuvieron su reconocimiento formal a partir del artículo 71 de la Carta de las Naciones Unidas en el año de 1945. De acuerdo con la definición del Banco Mundial (2008), el término sociedad civil se refiere a una amplia gama de organizaciones no gubernamentales y sin fines de lucro que están presentes en la vida pública, expresan los intereses y valores de sus miembros y de otros, según consideraciones éticas, culturales, políticas, científicas, religiosas o filantrópicas. De ahí que el término organizaciones de la sociedad civil (OSC) abarca una gran variedad de organizaciones: grupos comunitarios, organizaciones no gubernamentales, sindicatos, grupos indígenas, organizaciones de caridad, organizaciones religiosas, asociaciones profesionales y fundaciones. Dicho término coincide con el de otros estudiosos del tema, tal es el caso de

Alejandro Natal citado por Lam R. (2012) quien alude que dichos organismos cuentan con características básicas como:

Son asociaciones de ciudadanos, cada una de estas conformadas por individuos que deciden participaren un grupo, en principio, por un interés particular. Son voluntarias, cada ciudadano tiene la libertad de elegir si desea o no asociarse con otros individuos y, en todo caso en qué organización participará. No son lucrativas, formalmente las OSC pueden recibir financiamiento a través de donaciones, servicios e incluso de fuentes gubernamentales para poder sobrevivir, lo cierto es que estos recursos no deben servir para el enriquecimiento de sus miembros ni debe ser un negocio. No buscan el poder político, este es un elemento definitorio, las OSC no tienen como objetivo la consecución del poder, específicamente político, no desean transferirse a la esfera gubernamental. De 1945 a 1946 el Consejo Económico y Social ha pasado de 41 ONG reconocidas con el status de consultivas, a aproximadamente 2350 ONG (2003). Número mucho mayor si se incluyen a las que actúan sólo a nivel local y regional. Cita Tapia, M. y Verduzco, M. (2013) que es hasta el 09 de Febrero del 2004 cuando México, les da el reconocimiento legal, regulando su operatividad a través de la ley federal de fomento a las actividades de las organizaciones de la sociedad civil (LFFAROSC), la cual además de permitir su registro público, genera el compromiso de rendir informes y presentar comprobantes del uso y dinero que administren y de ser necesario serán fiscalizadas.

Resalta Ramírez, J. (2004) que esta misma ley de operatividad de las OSC en nuestro país, indica a estos organismos, su registro público (CLUNI) (CLUNI Iniciales de Clave única de Identificación) ante Secretaría de Desarrollo Social (SEDESOL) rendir informes y presentar comprobantes de uso y destino del dinero que administren durante la realización de sus funciones encaminadas al logro de sus metas. De esta manera se está generando un registro lo más confiable posible del número de OSC existentes en México. Aquí en México, El contar con un registro y CLUNI les da la oportunidad de obtener fondos económicos por medio de la participación de convocatorias publicadas, por parte del gobierno federal y estatal creando así un lazo de corresponsabilidad. De acuerdo al Instituto nacional de Estadística y Geografía de México (INEGI) (2010), México tiene 112 millones 336 mil 538 habitantes y cuenta con aproximadamente 20 mil organizaciones civiles. Es decir que hay 1.7 OSC por cada 100 mil habitantes.

En forma de comparativo de nuestro país con otros países de América, cita Cortes, C. (2009) que México se encuentra a la zaga de países como Chile, Argentina o Estados Unidos que cuentan con 300,000, 105,000 y 2'000,000 de organizaciones de la sociedad civil respectivamente. De la variedad de problemas que presentan las OSC, cita León A. y Palma I. (2009) que el problema central es la existencia de Actores sociales débiles y desarticulados para promover el desarrollo social de los grupos vulnerables, esto producido por prácticas auto gestivas limitadas, recursos financieros y materiales limitados, reducido desarrollo institucional, escasa sinergia entre actores sociales, así como mecanismos limitados de participación ciudadana producido por una desvinculación entre el gobierno y sociedad civil que conlleva a la generación de estímulos institucionales contradictorios. Hoy en día las OSC encuentran limitaciones en el terreno de sus prácticas legales, financieras y humanas para cumplir sus objetivos razón de ser y metas planteadas. En cuanto a lo legal, son pocas las OSC que realizan la gestión necesaria para ser reconocidas jurídicamente por el Estado a través de alguna figura legal (La LFFAROSC significa Ley Federal de Fomento a las Actividades Realizadas por las Organizaciones de la Sociedad Civil, la cual establece como requisito necesario, contar con la Clave Única de Inscripción (CLUNI) ante el Registro Federal de las Organizaciones de la Sociedad Civil y para ello es necesario que las OSC estén constituidas legalmente). Otro factor que limita las prácticas de las OSC en el desarrollo de sus actividades y en el mantenimiento de su estructura organizativa es su capacidad financiera. Las fuentes de ingresos de estos actores pueden provenir de donativos, recursos públicos, así como de ingresos autogenerados, por ejemplo, por la venta de servicios, productos, asesorías(AA.VV. Definición de una agenda fiscal para el desarrollo de las OSC en México, INCIDE-MC Editores, México, 2007, p. 43.) entre otros más, aunado al ingenio de sus directivos con la finalidad de generar ingresos suficientes para su mantenimiento en la sociedad. Además de ello, es necesario operar bajo los lineamientos que marca la Ley del impuesto sobre la renta (ISR) Por lo tanto el

objetivo del presente estudio es aportar elementos que faciliten la comprensión de la operatividad de las OSC bajo su contexto legal regulatorio que marca la ley federal de fomento a las actividades de las organizaciones de la sociedad civil (LFFAROSC), la Ley del impuesto sobre la renta (ISR), así como de la teoría de Dependencia de Recursos como una alternativa de sustentabilidad y crecimiento. Bajo este contexto surge el interés de generar y aportar conocimiento sobre todo a los directivos de pequeñas OSC de origen local o regional, que les permita establecer y desarrollar estrategias que los conlleve a lograr su misión y visión respetando y aprovechando el marco jurídico que los regula.

REVISIÓN LITERARIA

Hablar de la legislación de las OSC en México, es hablar de una variedad de leyes regulatorias desde una forma ambigua y generalizada hasta la creación de leyes específicas para su regulación. Al respecto Alude Ablanedo I. (2009) que conforme los sistemas legales evolucionan, una reforma a la vez, algunas leyes queden rezagadas respecto a otras, y que las normas dispersas en el marco legal se encuentren momentáneamente desfasadas. Aunque esto sucede en muchos países, en México sucede con cierta frecuencia lo cual impide cierta claridad para la operatividad de estos organismos. Antes del reconocimiento y la promulgación de la Ley Federal de Fomento a las Actividades Realizadas por las Organizaciones de la Sociedad Civil (LFFAROSC) (2004) las pocas organizaciones civiles sin fin de lucro existentes, podían operar bajo diferentes leyes tales como la Ley de Planeación o la Ley General de Educación es decir, leyes que contemplan a las OSC de manera tangencial, en la que su participación en la sociedad es de carácter consultivo. Bajo este nuevo contexto, de la LFFAROSC describe Ramírez J. (2004) que define como Organización de la sociedad civil:

“Aquella que está constituida por individuos, fundamentalmente unidos por lazos asociativos que pueden realizar actividades de defensa y respeto a los derechos humanos de apoyo o asistencia a terceros sin fines de lucro, que no persiguen beneficios personales sino sociales comunitarios. Esencialmente su origen responde al derecho de todo miembro de la sociedad civil de ser su participación ciudadana como la clave para la existencia de una mayor corresponsabilidad de los gobiernos y ciudadanos” Como se observa dicha definición no se contrapone a la descrita por el Banco municipal. Actualmente, todas las OSC legalmente constituidas generalmente se dan de alta ante el Sistema de Administración Tributaria (SAT) como personas morales no lucrativas (o no contribuyentes), lo cual les exime del pago del Impuesto sobre la Renta (ISR) y el Impuesto al Valor Agregado (IVA) por sus actividades. Sin embargo, es necesario explicar que requiere llevar a cabo un trámite adicional para lograr ser donatarias autorizadas (Aquí en México ser donataria Autorizada es un procedimiento de consentimiento sumamente complicado por el tipo de requisitos solicitados, motivo por el cual se encuentra fuera del alcance de un gran número de OSC.); éstas son las únicas organizaciones cuyos donativos (en efectivo) recibidos son deducibles de impuestos y están sujetas a un régimen fiscal particular (A lo largo del 2005 el CEMEFI, el ITAM, Incide Social, entre otras instituciones convocan al foro de consulta fiscal que involucró tanto a los expertos en temas fiscales como a colaboradores de la sociedad civil. Los resultados pueden obtenerse en <http://www.agendafiscalsociedadcivil.org> Está en proceso la elaboración de un manual que explica el régimen fiscal de las donatarias autorizadas; puede consultarse un borrador en <http://www.agendafiscalsociedadcivil.org/files/marcolegal2.doc> 95 El DIF Nacional y el DIF Sonora aplican estos criterios. Este criterio puede ser inflexible dado que el universo de las donatarias autorizadas es muy reducido y el proceso de autorización de las donatarias es muy incierto; posiblemente, se prefiera dar apoyos a estas OSC porque están obligadas a presentar un dictamen fiscal.) En cuanto a las disposiciones fiscales resultado de la reforma fiscal 2010, y que a la fecha sigue en vigor, cita Ávila, O. (2010) que arremete contra las instituciones altruistas pues ya que desde el 2007 ha realizado una serie de cambios y establecido reglas de control a las donatarias autorizadas con la finalidad de mantener su transparencia respecto de los donativos recibidos y sus destinos, además de limitar la deducción de los donativos al 7% de los de los ingresos acumulables en el ejercicio, tanto de las personas físicas como morales que toman a bien colaborar con sus aportaciones. En el ejercicio 2010 la reforma abordó establecer algunos supuestos

de ingresos por los cuales las donatarias autorizadas deberán cubrir el Impuesto Sobre la Renta del 30% sobre el resultado fiscal como si fueran una persona moral con actividades lucrativas, así lo determina la modificación al artículo 93 y 95, los cuales establecen que cuando las donatarias autorizadas perciban ingresos por actividades distintas a los fines para los que fueron autorizadas para recibir donativos y siempre que excedan del 10% de sus ingresos totales en el ejercicio, deberán determinar el impuesto sobre el excedente de acuerdo al Título II, es decir, como una persona moral con actividades lucrativas. Dicho autor afirma que estas instituciones que se encuentran en una situación complicada para obtener donativos en las circunstancias económicas actuales, realizan otras actividades para obtener recursos y continuar con sus labores sociales, a partir del 2010 se convirtió en obligación pagar el impuesto en lugar de usar ese recurso para los fines que fueron creadas.

Como se observa el ser donataria autorizada tiene sus pros y contras pues de acuerdo con algunos expertos "... La ventaja mayor de ser donataria autorizada es la posibilidad de obtener más recursos para los programas de la organización —sobre todo, de particulares y empresas, y en algunas ocasiones las dependencias establecen ese requisito para acceder a sus recursos — y tener mayor credibilidad en sus actividades porque entre las obligaciones que deben cumplir está un dictamen fiscal anual por un contador autorizado...". Por otra parte, en muchos casos estas ventajas parecen no compensar suficientemente los costos de pertenecer a dicho régimen, ya que "... como desventajas están los costos de reformar los estatutos para cumplir con los requerimientos legales del Servicio de Administración Tributaria (SAT), los costos anuales del dictamen fiscal, informar mensualmente al SAT sobre los donativos recibidos superiores a 100 mil pesos y, en general, la obligación de tener a disposición pública la información relativa al cumplimiento de las obligaciones fiscales..." Quizás por ello solo existen en México 7,900 donatarias autorizadas al cierre del ejercicio del 2013. Todos estos cambios presentados en los últimos años los resume y presenta Tapia, M. y Verduzco, M. (2013) en el cuadro 1.

Cuadro 1: Características de Regímenes Fiscales: Lucrativo, No Lucrativo y Donatarias Autorizadas

1 Régimen de Personas Morales con Fines de Lucro	2 Régimen de Personas Morales No Lucrativas (Incluido el Título III de la LISR)	3 Régimen de Donataria Autorizada (Incluido En el Título III de la LISR)
Empresas Mercantiles Contribuyentes de impuestos	<p>Personas morales no lucrativas que realicen actividades señaladas en el artículo 95 de la LISR.</p> <p>Entre otras instituciones: los partidos políticos, las asociaciones religiosas, patronales y gremiales.</p> <p>No pagan o contribuyen con Impuesto sobre la renta (ISR), Impuesto al valor agregado (IVA), ni al impuesto empresarial a tasa única(IETU).</p>	<p>Pueden solicitar al SAT autorización para otorgar recibo deducible de impuestos a sus donantes particulares.</p> <p>Personas morales no lucrativas que realicen actividades señaladas en el artículo 95 y cuyas fracciones aparezcan en el artículo 97 de la LISR.</p> <p>Entre otras instituciones de asistencia social o beneficencia, las instituciones de enseñanza que cumplan con la Ley General de Educación, las instituciones que realizan actividades culturales y las de investigación científica y tecnológica, inscrita en el Registro Nacional de Instituciones y Empresas Científicas (REINECIT).</p> <p>No pagan o contribuyen con ISR, IVA ni IETU.</p>

Fuente: Elaboración: Tapia, M. y Verduzco, M. (2013)

A pesar de que las leyes están impresas y legalmente autorizadas por el Congreso de la Unión, frecuentemente es difícil su interpretación pues algunas se contraponen produciendo confusión para su operatividad, por ello día a día, los directivos de estos organismos buscan alternativas que les permita lograr su fin social, una de las alternativas en la actualidad es a través del uso de la "Teoría de dependencia de recursos". Explica Agüero, J.(2007) que esta teoría surge en la década de 1970 propuesta por (Aldrich y

Pfeffer, 1976; y Salancik, 1978. Parte del supuesto que toda organización depende del contexto para obtener los recursos que necesita: humanos, tecnológicos, materiales, financieros y otros, que son proveídos por otras organizaciones que a su vez obtiene sus recursos de otras organizaciones y así sucesivamente, generándose una cadena de dependencia de recursos interorganizacional.

Las organizaciones tratan de disminuir la incertidumbre y contingencia que genera esta interdependencia por medio de fusiones, alianzas y otras formas de relación interorganizacional. Estas acciones son decididas internamente en las organizaciones mediante opciones estratégicas que seleccionan la mejor alternativa que permita el contexto. En relación a dicha teoría complementa Vázquez, C. (2008) que las aportaciones que han realizado autores como Hudock (1995) observa una dependencia a los fondos del gobierno y agencias donantes, esto afectando su autonomía y efectividad; sin embargo resalta Vázquez, C. (2008), las relaciones que pueden fortalecerse entre las mismas OSC bajo el contexto de la Teoría de Dependencia de Recursos, pueden ser más productivas y con efecto a una mayor duración, tal como la plantea Agüero J.(2007) generando acuerdos, fusiones alianzas entre otros en lo que cada OSC provea sus recursos fuertes a otra recibiendo a cambio otro tipo de recursos de los cuales necesita para lograr sus objetivos. En este marco, Edwards y McCarthy (2004) han sugerido una calificación de los recursos necesitados y de interés para las organizaciones y movimientos sociales, identificándose cinco tipos de ellos, según se muestra en el cuadro 2.

Cuadro 2: Clasificación de Recursos Según Edwards y Mccarthy

Recursos	Descripción
Morales	Reconocimiento, solidaridad, difusión y apoyo a los objetivos de los movimientos y organizaciones
Humanos	Trabajo voluntario, apoyo técnico, especialistas y liderazgo.
Organizacionales	Membrecía (sentimiento de pertenencia a un grupo o movimiento), acceso a redes interorganizacionales, conocimiento y capacidades sobre el funcionamiento de organizaciones, reclutamiento de integrantes, acceso a información y promoción (publicidad) del movimiento u organización.
Culturales	Experiencia de activistas, comprensión de los problemas y asuntos ante los cuales se actúa, acceso al conjunto de valores y percepciones de los actores políticos participantes en el movimiento u organizaciones.
Materiales	Financiamiento y recursos materiales (espacios de reuniones y equipos necesarios para las funciones adjetivas del movimiento u organización.

Fuente: Elaboración de Vázquez, C. (2008) en base a Edwards y McCarthy.

Cualquiera de este tipo de recursos es susceptible a negociación e intercambio dentro del contexto de operatividad de las OSC. La clave para que una organización funcione y sobreviva, es su habilidad para adquirir y mantener recursos según Pfeffer y Salancik (1978). Ello habla de la importancia del ambiente o del entorno en el que se encuentran e interactúan las organizaciones ello abarca elementos del entorno en que las OSC no tienen injerencia como tal es el caso de las disposiciones políticas, legales y fiscales que regulan su operatividad.

METODOLOGÍA

El diseño de la investigación partió de una investigación propiamente documental y descriptiva, por otro lado, se realizó una investigación de campo; es decir, se consultó y se realizó entrevista de carácter semi estructurada a directivos de dos diferentes organismos de la sociedad civil, el primero de ellos es una institución grande fundada hace 36 años y de origen local ubicada en la ciudad de Monterrey, N.L. La segunda institución es también de origen local pequeña y con 10 años de servicio a su mercado, localizada en la ciudad de Monclova, Coahuila. Para afianzar datos e información sobre el tema investigado; se visito, sitios en la web y bases de datos oficiales.

RESULTADOS Y CONCLUSIONES

Evaluar la legislación que regula a las organizaciones de la sociedad civil en México puede resultar un verdadero reto, y el veredicto al que han llegado diversos expertos es sin duda uno muy dividido. Por ejemplo, en un estudio internacional realizado por el *Center for Civil Society Studies* de la Universidad Johns Hopkins, que lleva por título *The Influence of the Legal Environment on The Development of the Nonprofit Sector* (“La influencia del ambiente legal en el desarrollo del sector no lucrativo”), México es de hecho calificado como un país con un marco legal *altamente* favorable para las actividades del llamado sector no lucrativo. Sin embargo, la medida en la que este marco ha logrado en la práctica promover el florecimiento del sector en el país resulta cuestionable para los mismos autores, quienes se muestran intrigados al reconocer que México es el único país de entre los 22 incluidos en la investigación en el cual no se confirma la regla de que “cuanto más favorable sea el régimen fiscal para la actividad no lucrativa, más altamente desarrollado será dicho sector.

En entrevistas realizadas con directivos de OSC expresan que el ser y mantenerse como donataria autorizada, requiere de un grupo de profesionistas y conoedores de las leyes mexicanas para cumplir con todos los requerimientos que la ley les demanda. Ello los conlleva no solamente a la búsqueda de recursos para financiar las actividades propias de su misión, sino que además deben de contar con el recurso financiero necesario para mantener su estructura organizacional que les da el soporte administrativo además del operativo. El poder acceder a mayor y mejores recursos de carácter nacional e internacional deben de contar con normas ISO de calidad, las cuales les demanda capacitar, difundir, compartir y auxiliar a otros organismos de la sociedad civil en su ramo y de ésta manera generan compromisos o alianzas de apoyo en el que todos los organismos involucrados ganan. Como se observa Este tipo de compromisos están basados en la teoría de Dependencia de recursos, que de acuerdo a la clasificación de Edwards y McCarthy son recursos en este caso sonde tipo humanos, materiales.

En la información proporcionada por el directivo de una pequeña OSC de origen local y con 10 años de haberse fundado expresa que el marco regulatorio que rige en el país, es verdaderamente una barrera de sostenimiento y crecimiento para pequeños organismos como el que él preside, pues el lograr ser una Donataria autorizada es un sueño difícil de alcanzar, mismo que le dificulta acceder a patrocinios y fuentes de financiamiento que les permita lograr su fin. Sin embargo en ocasiones eventuales han logrado establecer intercambios de recursos de tipo moral, humano y materiales con autoridades estatales, municipales y otras OSC de la comunidad. Sus fuentes de ingresos provienen de donativos, recursos públicos, así como de ingresos autogenerados en campañas y eventos para la recaudación de fondos. Las conexiones entre organizaciones de la sociedad civil que resultan del intercambio de recursos no únicamente indican que existen interrelaciones sino que entre ellas están en juego ciertos recursos y lo cual orienta a que se identifiquen distintos modos de interacción, que se propone entenderlos como las acciones mutuas que se suscitan entre dos o más organizaciones civiles ya sea porque las relacione algún mecanismo de vinculación o tengan recursos que intercambiar.

La importancia de estudiar la operatividad e interacción de estas organizaciones descubre las barreras que tal vez de manera inconsciente genera la legislación mexicana con el afán de evitar que otras organizaciones o empresas encuentren una manera fácil y viable de evadir impuestos. Lo cual daña la generación y crecimiento de OSC en nuestro país. La teoría de dependencia de recursos es hasta ahora una alternativa de operatividad y crecimiento que no genera obligaciones fiscales.

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COMERCIO JUSTO EN CONTEXTO GLOBALIZADO: EL RETO DE LO JUSTO

Luis Carlos Amador Betancourt, Universidad Autónoma de Baja California Sur
Judith Juárez Mancilla, Universidad Autónoma de Baja California Sur
Rodrigo Serrano Castro, Universidad Autónoma de Baja California Sur
Víctor Hernández Trejo, Universidad Autónoma de Baja California Sur
José Isabel Urciaga García, Universidad Autónoma de Baja California Sur
María Tania García López, Universidad Veracruzana

RESUMEN

El cambio en el modelo económico es necesario para garantizar la sostenibilidad a largo plazo de nuestras formas de producción y consumo, que tiende a equilibrar con el potencial ecológico del planeta y de las generaciones futuras que permiten niveles aceptables de bienestar. El consumo responsable es una forma de consumo consciente y coherente, que tenga en cuenta el impacto social y ambiental del consumo con el fin de reducir al mínimo, para hacer un uso racional y razonable de los recursos naturales, que no ponga en peligro el bienestar de las generaciones futuras; hoy el consumo responsable ha sido identificado como una herramienta eficaz y coherente que ayuda a la sociedad para hacer frente a los nuevos desafíos del siglo XXI, como la lucha contra el cambio climático y la erradicación de la pobreza; en última instancia, el consumo responsable se une a todas las iniciativas que tienen como objetivo promover el desarrollo sostenible. El comercio justo: justo, ético y solidario es una de las pocas alternativas que tienen los pequeños productores rurales de los países en desarrollo para poner su producto de trabajo en el mercado internacional, que pueden representar una industria en crecimiento con un gran potencial de diversificación, que introduce valores y diferenciada y más sensible a la realidad de las prácticas de negocios pequeños. Sin embargo, el comercio justo requiere que todos los actores (productores, intermediarios y consumidores) y un importante esfuerzo para transformar y mejorar las condiciones no sólo cuantitativa y cualitativamente sus productos, sino toda la cadena.

PALABRAS CLAVE: Comercio Internacional, Comercio Justo, Competitividad, Globalización

FAIR TRADE IN GLOBAL CONTEXT: THE CHALLENGE OF THE FAIR

ABSTRACT

The change in the economic model is necessary to ensure long-term sustainability of our ways of production and consumption, tending to balance them with the ecological potential of the planet and future generations allowing acceptable levels of welfare. Responsible consumption is a form of conscious and consistent consumption, which takes into account the social and environmental impact of consumption in order to minimize it, to make a rational and reasonable use of natural resources, which does not endanger the welfare of future generations; today responsible consumption has been identified as an effective and consistent tool that helps society to face the new challenges of the XXI century, as the fight against climate change and the eradication of poverty; ultimately responsible consumption joins all initiatives that aim to promote sustainable development. The Fair Trade: fair, ethical and solidarity is one of the few alternatives that have small rural producers in developing countries to place their work product in the international market, which may represent a growing industry with great potential diversification, which you enter values and differentiated and more sensitive to the reality of smallholders business practices. However, fair trade requires all actors (producers, intermediaries and consumers) and a significant effort to transform and improve conditions not only quantitatively and qualitatively their products, but the entire chain.

JEL: F020, F190, F630

KEYWORDS: International Trade, Fair Trade, Competitiveness, Globalization

METODOLOGIA

A partir de una investigación bibliográfica se buscarán las definiciones de términos y conceptos claves como Globalización, comercio justo, desarrollo sustentable, comercio alternativo, competitividad, justicia y desarrollo. Se procederá a la búsqueda de información a través una revisión en libros, artículos de revistas, páginas de Internet, así como, consulta y visita hacia instituciones vinculadas con los aspectos estadísticos y analíticos del tema (Comercio justo México, AC) con la finalidad de comprender la idea de la justicia de un comercio alternativo.

INTRODUCCION

La idea de un marco globalizado pujante por la competencia y el mejor nivel de vida, nos hace voltear la mirada a diferentes rutas de desarrollo, que nos conduzcan a caminos más seguros donde una localidad pueda aprovechar las ventajas competitivas y relativas para vivir mejor. Los estilos de vida tienden naturalmente al cambio, donde una población busca constantemente satisfacer sus necesidades de acuerdo a los recursos que tienen a su alcance, con ayuda de la creatividad e información generada por la experiencia vivida. Esto es, que entre más conozca lo que pasa en su contexto local y vea nuevas técnicas o aplicaciones de tecnologías relacionadas a su comunidad podrá adaptar ideas a su estilo de vida; a través del uso de las tecnologías de comunicación, una población mantiene contacto con otros lugares los cuales viven las mismas circunstancias y optan por diferentes formas de producción, comercialización y normatividades, las cuales son generadas por su población; información que al compartirse, permite generar patrones adaptables que los gobiernos sin diferenciar el ámbito, local a nacional, permite establecer políticas que guíen las actividades productivas que velen por el desarrollo y el crecimiento económico de una zona. La importancia del buen desempeño de las relaciones internacionales en el desarrollo político, económico y cultural a nivel mundial es primordial hoy día para el logro del desarrollo integral de las naciones; que dan base a la formación de un comercio y viceversa, que permita generar un intercambio que satisfaga las necesidades del mercado. Factores como las condiciones climatológicas y geográficas propias de cada nación inducen naturalmente intercambiar bienes y servicios con zonas donde producen bienes necesarios para la supervivencia y desarrollo de áreas vitales entre naciones.

El desarrollo del comercio internacional hace que los países prosperen, al aprovechar sus activos que producen mejor y luego intercambiarlos con otros países que a su vez ellos producen mejor, de acuerdo con la teoría económica del comercio internacional. (Smith, 1994). Otro factor a considerar son las relaciones comerciales internacionales, dentro de la actividad económica, las cuales son muy complejas y no pueden ser explicadas por una sola causa (González Blanco, Enero-Febrero 2011), cabe declarar que no hay una sola nación que pueda considerarse autosuficiente así misma y que no necesite del concurso y apoyo de los demás países, aun las naciones más ricas necesitan recursos de los cuales carecen y que por medio de las negociaciones y acuerdos mundiales suplen sus necesidades y carencias en otras zonas.

El Reto de lo Justo

El comercio internacional de hoy en día es muy diferente al que existía hace diez años, además de su incremento en volumen, las innovaciones tecnológicas, y los servicios que de ella derivan nos imponen cada día nuevos retos y problemas necesarios de regulaciones que se adapten a los componentes de cada nación, tanto sociales como ambientales. Uno de eso es el comercio internacional libre de trabas, es decir, libre de aranceles a las importaciones y de subsidios a las exportaciones, beneficia a todos los países

participantes por igual a través de la especialización a que da lugar; especialización que a su vez promueve el crecimiento económico al interior de cada país y, por tanto, el crecimiento de la economía mundial en su conjunto. El comercio internacional (Lerma Kirchner, 2004) permite una mayor movilidad de los factores de producción entre países, dejando como consecuencia las siguientes ventajas:

Cada país se especializa en aquellos productos donde tienen una mayor eficiencia lo cual le permite utilizar mejor sus recursos productivos y elevar el nivel de vida de sus trabajadores. Equilibrio entre la escasez y el exceso. Hace posible la oferta de productos que exceden el consumo a otros países, en otros mercados; entendiéndose como exportaciones. Hace posible que un país importe aquellos bienes cuya producción interna no es suficiente y no sean producidos. Los movimientos de entrada y salida de mercancías dan paso a la balanza en el mercado internacional. Donde los precios tienden a ser más estables. Por medio de la balanza de pago se informa que tipos de transacciones internacionales han llevado a cabo los residentes de una nación en un período dado. Desde el punto de vista económico se ha considerado al comercio como el conjunto de operaciones de intercambio de bienes y servicios que se requieren para la satisfacción de las necesidades de la sociedad en general y de los seres humanos en particular. En cambio desde el punto de vista jurídico, el comercio se conceptúa como: la actividad por medio de la cual las personas realizan actos de intercambio de bienes y servicios, con el propósito de lucro y de cuyas actividades se generan derechos y obligaciones que son legalmente exigibles.

Atendiendo la concepción económica, las operaciones o intercambios de bienes y servicios que se realizan entre personas, empresas o entidades ubicadas en diferentes países, se origina la actividad que se conoce como comercio internacional. El comercio, ya sea doméstico o interno, así como el internacional, poseen en términos generales los atributos y características fundamentales. No obstante, el comercio internacional tiene en la actualidad una gran importancia para todas las naciones que lo practican, importancia que no solo es económica, sino también política, en virtud de que esa actividad le permite al Estado que la desarrolla, establecer una serie de estrategias, actitudes y posiciones que no solo le produce el ingreso de divisas, tan esenciales para el mantenimiento o crecimiento de su economía, sino que también le da presencia y significación en el comercio internacional. (Martínez Vera, 2006).

Los actos de comercio, cualquiera que sea el alcance y contenido de estos, requieren de una regulación jurídica, en virtud de que solamente a través de la observancia de los preceptos jurídicos, estos actos pueden tener certeza, confiabilidad, reiteración y permanencia entre las partes y entre las naciones. Es por ello que los diferentes gobiernos se han preocupado por dotar a los actos de comercio de las normas legales necesarias para que por una parte, el comercio de un estado determinado se transforme en factor de progreso y desarrollo de sus propios intereses, y por la otra para que queden garantizados los derechos y obligaciones de las partes que intervienen en la celebración de dichos actos, los cuales se llevan a cabo a través de un acuerdo de voluntades regulado por las normas jurídicas. En cambio en el ámbito internacional, por tratarse de Estados dotados de soberanía, de la cual se deriven principios de igualdad entre dichos Estados y de no Intervención de los asuntos internos, resulta que las leyes de un país no pueden aplicarse en otro, salvo autorización expresa consignada en las leyes de este último. Motivo por el cual las naciones se han preocupado por la celebración de negociaciones, acuerdos y tratados internacionales que tengan por objeto resolver las cuestiones que se generen entorno a los actos de comercio internacional.

La forma en que se ha implementado esta globalización económica se ha traducido en el aumento de relaciones entre mercados externos muy cambiantes, lo que lleva inevitablemente a la flexibilización del mercado laboral internacional (flexibilidad en normas laborales en general, en el salario y aumento de trabajo precario o contrato a jornada parcial). La tecnología y especialización ha llevado a la disminución del trabajo estable y aumento del trabajo temporal, incluso a través de la tercerización o subcontratación, especialmente de los servicios. A su vez, la globalización no es un proceso homogéneo y por lo tanto se puede desarrollar de manera muy asimétrica entre los distintos países o en las distintas clases sociales de un mismo país. Esto genera niveles de desigualdad.

Frente a la permeabilidad de las fronteras económicas y culturales, la liberalización del comercio y la eliminación de controles al mismo, la alternativa más recurrente ha sido la desreglamentación del mercado del trabajo, lo que genera empleo precario, moderación salarial, bajo costo del despido e incluso, exclusión social. Sin embargo, los países en desarrollo tienen condiciones desiguales con los desarrollados. Estos últimos parten de un sistema de protección social, mientras los otros lo hacen desde la precariedad laboral y social. Por su cuenta el comercio exterior constituye el objetivo de la política comercial externa, misma que puede orientarse a finalidades proteccionistas, liberales o neoliberales y estadísticas, según el sistema económico aplicable. Las operaciones de comercio jurídicamente pueden asumir modalidades diversas tales como compraventas internacionales de mercaderías, contratos de licencias o franquicias; las cuales dependen de la formación de la sociedad y las políticas de mercado que el país tenga, generando patrones de competencia bajos esquemas probados como el *Know How* de las franquicias y estándares de calidad los productos a nivel internacional. (Charan, 2012) La competitividad en términos comerciales significa la posibilidad de triunfar sobre otros cuando al confrontase con los productos sustitutos, se tiene alta probabilidad de salir victoriosos, favorecidos por la compra del consumidor. La competitividad en el ámbito del comercio exterior depende de las condiciones (Lerma Kirchner, 2004) que están presentes en dos niveles: Macro y estructural que comprende las condiciones básicas y generales del país o región necesarias para que las empresas puedan operar con eficiencia y Micro y estructural. En el que se encuentran las condiciones a nivel empresa y producto que pueden hacer que las mercancías se desplacen exitosamente en los mercados metas.

Es innegable que el modelo económico actual repercute de manera nociva sobre el medio ambiente. Por un lado, la subordinación de las economías de los países pobres a la actividad exportadora para generar divisas a la que se ven obligadas para pagar la deuda externa de los países en desarrollo, ha acentuado la explotación de bosques, de recursos pesqueros y el uso de cultivos agroquímicos; Por otra parte, el comercio internacional a largas distancias ha provocado un aumento del transporte mundial tanto de materias primas como de manufacturas, así como un incremento del consumo de energía y de la emisión de sustancias contaminantes. También, con el fin de ser más competitivos en un mercado global, hay que bajar los estándares ambientales y reducir los costos ambientales en los costos de producción. En el contexto la pobreza se visualiza como causa y efecto de los desequilibrios estructurales nacionales e internacionales, que debe ser eliminada para resolver los problemas ambientales.

En un mundo cada vez más inclinado a la integración comercial, en donde los intereses económicos entran en conflicto con diversos intereses de la sociedad actual aderezado con el incremento del flujo de bienes y servicios, se encuentra una fuerte tensión entre la liberalización comercial y la protección del medio ambiente, un choque de culturas, teorías y la implantación de las políticas económicas tendientes al desarrollo. Con el avance globalizado de la circulación de bienes, quienes trabajan en el comercio internacional buscan condiciones favorables para el crecimiento económico como las leyes flexibles para la industria y para la circulación de bienes, evitando así políticas comerciales protección del medio ambiente, que constituyen barreras que elevan los costos y encarecen los productos haciéndolos menos competitivos. Incluso, en algunos casos, buscan eliminar completamente tales esfuerzos con la responsabilidad social bajo el cobijo de los gobiernos, generando empleos, zonas o reservas de un animal en peligro, comprando bonos de carbono entre otros. El problema del deterioro del medio ambiente se ha convertido en una preocupación central en el proceso de desarrollo, el cual es un problema global que afecta tanto a países ricos como a países en vías de desarrollo sin importar quién o quienes hayan originado tal situación. Es, por lo tanto, un problema que requiere necesariamente el esfuerzo de todos para tratar de encontrar soluciones reales, viables y planificadas a largo plazo. Las naciones ante las circunstancias particulares como el calentamiento global, contaminación de aires y mares entre otros problemas; están tomando cada vez mayor conciencia de lo importante que es lograr un desarrollo sostenible, que permita asegurar la satisfacción de las necesidades del presente sin comprometer la capacidad de las futuras generaciones. (Pierri, 2005)

Es un hecho que el comercio puede implicar también un aumento de la contaminación por lo que son necesarias medidas regulatorias y de control ambiental. Sin lugar a dudas, algunas veces hacer comercio implica ir en contra del cuidado del medio ambiente. El hecho de que se exploten los recursos naturales es factible siempre y cuando sea de una manera responsable. Esto implica la conciencia de la empresa que explota estos recursos y el apoyo/supervisión del estado de regular el usufructo de los recursos naturales de la nación. Ante estas circunstancias de la Organización Mundial de Comercio (OMC) que estudia ahora temas más amplios que abarcan no solo los impactos económicos y sociales del comercio, sino que agranda la agenda de comercio en temas de barreras no arancelarias y otros temas que recaen en actividades gubernamentales y de comercio interno que van más allá del campo del comercio internacional. Teniendo en cuenta que los problemas ambientales suelen trascender las fronteras nacionales, la solución a estos problemas debe ser el resultado de una acción concertada a nivel internacional. Los Miembros de la OMC reconocen desde hace tiempo la necesidad de una acción coherente de las instituciones internacionales para hacer frente a los problemas ambientales mundiales. Las negociaciones en curso sobre la relación entre la OMC y los acuerdos multilaterales sobre el medio ambiente (AMUMA) ofrecen una oportunidad excepcional para crear sinergias positivas entre los programas relativos al comercio y al medio ambiente a nivel internacional.

La iniciativa actual, es elegir políticas que se elaboren en respuesta a esta compleja necesidad doble de crecimiento económico y protección de los recursos naturales; estas políticas debieran ser diseñadas de forma abierta y explícita para la sociedad, apegándose a la lógica económica y política en el camino hacia un mundo de protección efectiva del medio ambiente y simultáneamente libre del proteccionismo comercial. Mientras gran parte de las naciones afinaban los criterios de eficiencia económica y en busca de su integración, hubo grupos sociales de que no lograron unirse a esta dinámica y poder participar de la comercialización internacional que llevaría al futuro próspero de la globalización y la modernidad, teniendo que inventar y reinventar las pocas opciones que quedaban a su alcance. Siendo así como surge la idea del comercio justo en conjunto a la evolución de los consumidores en la modernidad, después de la Segunda Guerra Mundial en casi todos los países los objetivos del mercadeo de productos eran las ventas en grandes cantidades de productos poco diferenciados.

La estrategia que operaba en las organizaciones era la de la producción, puesto que los consumidores estaban más interesados en obtener el producto en sí que algunos de sus atributos. Sin embargo, las pautas de consumo han cambiado radicalmente; los consumidores buscan ahora cuando compran conseguir la máxima calidad y diferenciación en sus productos. Los movimientos de consumo ético de los que el comercio justo forma parte, han experimentado un peculiar aumento y difusión en las últimas décadas y lo han hecho en la mayor parte de los casos usando técnicas y metodologías de mercado con impacto en la sociedad, en los que se identifican lo siguientes más comunes: la comercialización de productos ecológicos, productos que respeten la vida e integridad de los animales, maderas ecocertificadas obtenidas de bosques no devastados, productos agropecuarios orgánicos, productos que no recurran al trabajo o explotación infantil y los que defienden la soberanía alimentaria local; todo esto dentro del consumo cotidiano, que con el apoyo de su estado gestionan pautas de comercialización con impacto directo en los consumidores, sensibilizándolos previamente de la bondad de sus causas y certificando con sellos reguladores que sus productos se corresponden con los procedimientos éticos que ellos dicen defender. El movimiento del comercio justo opera a través de sistemas de sobreprecio, esto es pagando más a los productores de los bienes, especialmente café, cacao o productos de artesanía, que los precios que imperan en el mercado. También garantizan un precio superior al del mercado en caso de caídas de precios en los mercados mundiales. A cambio los productores se comprometen a respetar una serie de pautas, que varía según la organización de comercio justo que efectúe la transacción, pero que incluyen normalmente el respeto a las condiciones laborales de los empleados de la explotación, la no discriminación de la mujer y que no se use mano de obra infantil en la producción. También se acostumbra a incluir cláusulas de respeto al medio ambiente y el fomento de proyectos educativos y de desarrollo comunitario.

La tendencia de este movimiento es la promoción de un consumo ético o ciudadano, que se opone al consumismo y se diferencia de la tradicional defensa del consumidor que solamente se preocupa de la relación calidad/precio. Las organizaciones dentro de este comercio alternativo han establecido la creación de sellos, como un mecanismo que le permite al consumidor identificar productos socialmente justos y ecológicamente correctos, en los lugares de compra habituales. Establecieron criterios económicos y sociales que les permiten controlar el respeto al otorgar una etiqueta distintiva a algunos distribuidores y la inscripción de organizaciones de productores del sur en los registros comunes que han establecidos por producto. Las contradicciones sociales derivadas de prácticas económicas de producción y comercialización internacional consideraras como injustas como: la explotación de la mano de obra sobre todo la infantil, de la exclusión del primer eslabón de la cadena productora, de la distorsión de precios y de la pérdida de la calidad en la lucha por bajar los precios, han dado lugar a otro tipo de producción y distribución más conveniente para los pequeños productores, la cual toma en cuenta no sólo los valores económicos, sino también los sociales y los relacionados con el medio ambiente. Con estas bases, una respuesta viable se empezó a gestar desde hace algunas décadas por medio de un tipo de comercio alternativo. Son múltiples las definiciones acuñadas para lo que en términos generales se denomina comercio alternativo o no convencional. También son muchas las experiencias que existen en el mundo sobre este tipo de intercambio comercial. La diversidad de denominaciones incluye: comercio con justicia, solidario, justo, ético, orgánico, social, ecológico, equitativo.

El Comercio alternativo es una reacción a las actuales reglas de juego del comercio internacional, consideradas como injustas. Para el Comercio Justo el gran desafío de los países menos desarrollados pasa más por una redistribución más equitativa de los recursos y de la renta, que por una expansión o globalización de los mercados a nivel mundial. Esta idea de un sistema alternativo es una posibilidad para crear lazos directos entre los productores generalmente agropecuarios de países del sur y los consumidores, que en su mayoría se encuentran en los países industrializados. Además, crea opciones tanto a aquellos que trabajan el campo en pequeñas parcelas, como a los propietarios de microempresas de transformación y venta de productos de base. De esta manera, las diferentes crisis y los años de lucha han dejado un legado importante. En un esfuerzo de supervivencia, los pequeños productores han creado cooperativas y organizaciones no gubernamentales, algunas de las cuales son notorias por el éxito que han tenido a pesar de las circunstancias, y se han inscrito en la red del comercio justo.

El Comercio Justo es un sistema comercial basado en el diálogo, la transparencia y el respeto, que busca una mayor equidad en el comercio internacional prestando especial atención a criterios sociales y medioambientales. Contribuye al desarrollo sostenible ofreciendo mejores condiciones comerciales y asegurando los derechos de productores/as y trabajadores/as desfavorecidos, especialmente en el Sur. (WFTO, 2014). Este concepto, hace que se resalte la necesidad de generar un cambio en las reglas y prácticas del comercio, no solo en un sentido moral, sino como una práctica equitativa en la que se puede competir en mercados establecidos; que pueden llevar a consolidar e identificar a negocios empresas a dar prioridad a la gente. El comercio justo, como lo conocemos hoy, surge de la voluntad de poner en marcha el ideal de los países productores de materias primas con el lema: "Comercio, No Ayuda" que surgió en una Conferencia de la Comisión de las Naciones Unidas para el Comercio y el Desarrollo (UNCTAD, por sus siglas en inglés), en Ginebra en 1964. (Lopez J, 2008)

La idea de justo en la historia está determinada por la estima que cada sistema histórico legal social tenga hacia el mérito, la necesidad o la capacidad. Entre los Estados, la justicia representa la equidad de trato político y económico entre ellos. Ahora bien, los derechos y deberes de los individuos frente al Estado están determinados por la idea de finalidad del Estado que se tenga. Así, un Estado cerrado o liberal dejará actuar a los ciudadanos sin interferencias inmediatas, siempre y cuando tengan el mérito de cumplir con las leyes establecidas. Por ende la equidad en la distribución de bienes y servicios está determinada por el mérito o la necesidad de los individuos, de acuerdo con el sistema económico existente. Un sistema capitalista se alimenta del constante mérito y capacidad de hombres e instituciones para competir, mientras que un

sistema socialista se fundamenta a partir de satisfacer necesidades básicas. La relación entre los Estados está determinada por estimaciones de mérito, necesidad o capacidad que se tengan unos a otros. Los Estados son desiguales por su capacidad militar, técnica, etcétera; son desiguales por sus méritos o desméritos históricos y sociales; y desiguales en cuanto a sus necesidades físicas o metafísicas.

(Mendez Pinto, 2012) Es por tanto evidente que todas estas aplicaciones y atribuciones objetivas de justicia están invariablemente determinadas por el carácter subjetivo que siempre decreta y define a la justicia en sí misma. De acuerdo a la idea de Héller que todo el modelo no es más que una recomposición de las prácticas tradicionales y contemporáneas antes citadas y no una recomposición arbitraria. Es la única recomposición posible que incluye todos los componentes de la justicia, si la humanidad es pensada como un grupo social esencial y si las relaciones humanas son relaciones de reciprocidad simétrica. El procedimiento justo no puede estar motivado por necesidades radicales, pues estas necesidades pueden ser ciegas y pueden expresarse en posturas irracionales. Y mucho menos puede un procedimiento justo ser racional, pues hay diferentes tipos de comprensión radical (actitud) y la decisión de optar por una particular debe estar motivada por algo más que la racionalidad. Que de no ser implicado la racionalidad se caería en lo injusto. En un sentido teórico el intercambio es justo, pues cada quien intercambia cosas o bienes por el valor que estas representa, pero la problemática empieza cuando las necesidades, los méritos de los individuos se enfrentan en circunstancias particulares de sociedades o empresas con valores librecambistas que compiten en un mercado con reglas cambiantes y luchas de poder. Desde la perspectiva mostrada las relaciones mercantiles internacionales librecambistas bajo un esquema de valores son esencial y moralmente dudosas, puesto que en ellas alguien gana y alguien pierde. Aun cuando estos intercambios sean libres y voluntarios, se crean desventajas.

CONCLUSIÓN

Se tiene claro que se vive en un mundo globalizado con una realidad cada vez más interconectada e integrada gracias a un conjunto de procesos tecnológicos, económicos, sociales y culturales, pero esta globalización no tendría por qué ser negativa, de acuerdo a la idea teórica, pero al estar ligada a un determinado modelo político y económico basado en la ideología neoliberal, así como a un concreto modelo de vida sostenido en el consumo, el afán por la acumulación, el individualismo exacerbado y la uniformidad cultural, ha convertido a la economía un fin en sí mismo, sin tenerla en cuenta como un medio de satisfacción de las necesidades de las personas, del bienestar de las colectividades y del desarrollo humano. Pues se ha desligado de otras consideraciones éticas y se ha dejado llevar por un modelo y práctica neoliberal que, incuestionablemente crea grandes injusticias, desigualdades y además se hace insostenible para nuestro. Ante esta realidad viene configurándose en las últimas décadas un movimiento social que reúne a un conjunto de organizaciones e iniciativas que están generando un pensamiento y una práctica alternativa y solidaria de la economía en sus diferentes facetas: producción, financiación, comercio y consumo.

Por un lado se propone una economía solidaria con un cambio del sistema de prioridades en el que actualmente se fundamenta la economía neoliberal. Se trata de una visión y una práctica que reivindica la economía como medio, y no como un fin, al servicio del desarrollo de las personas y comunidades. Una concepción que coloca a la persona y a la comunidad en el centro y como prioridad. Transformando así el modelo convencional de actividad económica y concediendo a las personas, sus necesidades y capacidades de trabajo un valor por encima del capital y su acumulación, así como reivindicando un modelo socioeconómico más redistributivo y equitativo. Dentro de esta nueva visión de la economía, se establecerían nuevas redes comerciales que funcionarían bajo otra lógica. Este Comercio Justo establece unas relaciones comerciales basadas en el trato directo y el respeto mutuo, con criterios no sólo económicos sino también sociales y ambientales. Este comercio trata de crear oportunidades para los más desfavorecidos y ofrecer unas condiciones dignas de trabajo, así como unas prácticas comerciales justas para que puedan desarrollarse. Este comercio tiene en cuenta y respeta tanto las diferencias culturales, como el medio

ambiente donde se desarrolla. Siempre basándose en la transparencia en la gestión, en la responsabilidad social y el respeto al interés de los grupos que participan en él.

El comercio justo no es un movimiento de caridad ni de dádivas, representa un sistema de pago justo al trabajo digno y de calidad; es un sistema solidario que apoya procesos de productores organizados que producen con responsabilidad social y cuidando el medio ambiente. El comercio justo nació como un movimiento social en favor de los productores de países pobres, pero poco a poco se ha convertido, sobre todo a partir de la liberación de los mercados, en una forma de comercio alternativo al sistema tradicional; se pudiera decir que es una antítesis del comercio tradicional, ya que no busca un lucro a favor de los intermediarios, sino que la mayor ganancia se revierte en el iniciador del proceso, que es el pequeño productor o el artesano. Si bien es cierto que las grandes empresas acaparan los mercados, también es cierto que existen nichos de mercado que tienen un potencial económico prometedor para este nuevo sistema de comercio. De acuerdo a la idea de Stiglitz, Los países en vías de desarrollo desean una ayuda, una mano, un incremento en sus oportunidades.

Pero para que los países en vías de desarrollo puedan aprovechar las nuevas oportunidades, tendrán que relacionarse con la asistencia comercial. La ayuda y comercio son complementos, no sustitutos. Muchos de los comercios mundiales están afectados por las políticas de los países desarrollados, ellos entonces juegan un papel crucial en la ayuda a los países en vías de desarrollo y se abren a ellos para negociar. Pero los países desarrollados no son ni enteramente el problema ni la solución a todo. Sus políticas de comercio son importantes, pero su reforma también es un complemento, no un sustituto para reformar los países en vía de desarrollo. (Joseph E. Stiglitz y Andrew Charlton, 2006). En consecuencia, el Comercio Justo es uno de los mecanismos más claros para lograr una redistribución más progresiva a través de la vía comercial, ya que en estos países el comercio exterior está tradicionalmente en manos de pocas corporaciones grandes, que no generan beneficio para las comunidades locales. Es por eso que esta forma alternativa promueve una relación voluntaria y justa entre productores y consumidores. Así, al comprar juguetes, joyas o alimentos se puede pagar lo que realmente cuesta producirlos y apoyar a los pequeños productores, que trabajan de manera sustentable y digna para poder vivir. Esto se hace a través de una tienda designada y certificada que apoya en el canal de distribución de dichas mercancías.

El objetivo principal del comercio justo es realizar operaciones a un valor adecuado, que considere el trabajo que demandó la elaboración de un determinado bien, la preocupación ambiental y condiciones laborales óptimas para que éste se llevara a cabo. La idea es que se generen acuerdos comerciales equitativos en base a estándares éticos que contribuyan a un desarrollo sostenible, y es de resaltar que son los compradores o consumidores finales son quienes ponen el precio final de un determinado producto, valorando siempre al trabajador y todo lo que implicó su elaboración y no solo las organizaciones. Las organizaciones que se adhieren a esta forma de venta, apoyan a los fabricantes a fijar un precio, considerando los costos fijos y variables, más un pequeño porcentaje de lo que significa su comercialización, para así llegar al precio justo de su producto. Es importante considerar que mientras existan más intermediarios entre el productor y el consumidor final, más caro será su precio. Las organizaciones que trabajan bajo las bases de este concepto, generalmente se acercan a los productores y los invitan a proveerlos de sus productos, pagando por éstos, lo que realmente cuesta elaborarlos.

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EL MERCADO DE DERIVADOS EN COLOMBIA: OBSTÁCULOS EN SU DESARROLLO Y PERSPECTIVAS DE CRECIMIENTO (RESULTADOS PRELIMINARES)

Julian Alberto Rangel Enciso, Universidad del Tolima -Colombia
José Rodrigo Cática Barbosa, Universidad del Tolima -Colombia
Oscar Hernán López Montoya, Universidad del Tolima -Colombia

RESUMEN

Este documento presenta los resultados preliminares de una investigación que busca identificar los obstáculos que han impedido el crecimiento, diversificación y sofisticación del mercado de derivados estandarizados en Colombia y las perspectivas de su crecimiento futuro. Los resultados preliminares muestran que aunque el mercado de derivados estandarizado Colombiano ha tenido un crecimiento importante en los últimos años, aún presenta un limitado desarrollo, especialmente si se compara con otros países Latinoamericanos. Por otra parte, una encuesta realizada a las Sociedades Comisionistas de Bolsa que operan en Colombia, identificó que algunos de los más importantes obstáculos que han limitado el desarrollo de este mercado en el país son: 1) El desconocimiento de sus participantes sobre la forma de operación de estos instrumentos debido a su relativa complejidad. 2) La falta de una demanda adecuada debido a que el mercado over-the-counter suple las necesidades de los participantes. 3) La falta de incentivos a los agentes para actuar más como oferentes, que como demandantes. 4) Una regulación contable en materia de derivados relativamente compleja y que no ha adoptado principios internacionales y 5) Las deficiencias en el marco regulatorio de las opciones y los swaps relacionadas con la administración del riesgo y la valoración.

PALABRAS CLAVE: Mercado de Capital, Derivados Financieros Estandarizados, Futuros, Opciones, Permutas Financieras, Riesgo

THE DERIVATIVES MARKET IN COLOMBIA: OBSTACLES ON ITS DEVELOPMENT AND GROWTH PERSPECTIVES (PRELIMINARY RESULTS)

ABSTRACT

This document presents the preliminary results of a research that looks for identifying the obstacles that have prevented the growth, diversification and sophistication of the Colombian standardized derivative market and the perspectives of its future growth. The preliminary results indicate that even though the Colombian standardized derivative market has had an important growth in the last years, it still presents a limited development, specially if we make the comparison to other Latin American countries. On the other hand, a poll performed to the broker firms operating in Colombia identified that some of the most important obstacles that had limited the development of this market in the country are the following: 1) The lack of knowledge of its participants about the way these instruments operate because of their relative complexity. 2) The lack of an adequate demand because the over-the-counter market supplies the participants' necessities. 3) The lack of incentives for the agents in order to act more like offerors, instead of offerees. 4) An accountant regulation about financial derivatives relatively complex and without adopting international principles and 5) The deficiencies of the options and swaps regulatory framework related to risk management and valuation.

JEL: G10

KEYWORDS: Capital Market, Standardized Financial Derivatives, Futures, Options, Swaps, Risk

INTRODUCCIÓN

El desarrollo del mercado de capitales es sin duda un factor fundamental para el progreso económico de un país al facilitar el traspaso en forma eficiente y segura de los excedentes de recursos de ahorradores e inversionistas a empresas e individuos que los requieren para adelantar proyectos productivos que incrementan la disponibilidad de bienes y servicios que requiere una sociedad. En los mercados de capitales más desarrollados, el mercado de derivados financieros es un componente primordial que permite la protección contra algunos de los más importantes riesgos que deben soportar los diversos actores que participan en los procesos productivos de una economía. Sin ser exhaustivos, algunos de estos riesgos son, por ejemplo, el asociado con la tasa de cambio, el cual enfrentan los exportadores e importadores de bienes y servicios cuando comercializan con monedas extranjeras (divisas). También, el riesgo de tasa de interés, que afecta prácticamente a todos los actores del sistema económico en la medida en que esta variable incide en los precios de todos los bienes y servicios. Finalmente, el riesgo de mercado que enfrentan productores y consumidores en la comercialización de los llamados commodities o productos básicos, debido a variaciones de precio asociados con los diferentes ciclos de oferta y demanda.

Para protegerse contra estos y otros riesgos, los mercados de derivados han desarrollado instrumentos como los contratos forward, los contratos de futuros, las opciones, los swaps, etc. los cuales permiten la transferencia del riesgo de una forma eficiente, de tal manera que el participante puede tener un mejor control sobre aquellas variables que afectan su desempeño económico. A pesar que los mercados de derivados financieros no son nuevos en el mundo, su introducción en Colombia apenas se hizo en la última década del siglo anterior y su evolución y desarrollo desde ese momento, aunque importante, no ha logrado alcanzar los niveles de sofisticación y participación del mercado financiero que si tiene en otras economías. Efectivamente, los mercados de derivados se conocen desde la época de los griegos. Los comerciantes europeos del siglo XII los utilizaban como una forma de mitigar el riesgo. Los japoneses del siglo XVIII tranzaban contratos de futuros que prometían la entrega a futuro de una cierta cantidad de arroz a un precio estipulado con anticipación. En los Estados Unidos se negocian contratos derivados estandarizados desde 1848, cuando se fundó la Chicago Board of Trade –CBOT. La participación del mercado de derivados estandarizados de Norte América es tan importante que de acuerdo con el Banco Internacional de Pagos (En Inglés: the International Settlement Bank), su valor nocional a junio de 2014 alcanzó la cifra de 41,184 billones de dólares, lo cual representa aproximadamente el 56.1% del total de derivados estandarizados negociados a nivel mundial.

Con respecto al caso Colombiano, a pesar de que el mercado de derivados muestra algunos avances, el limitado desarrollo no solamente se evidencia en el mercado de mostrador o Over The Counter -OTC sino también en el mercado estandarizado de las bolsas de valores. Esta situación se hace evidente al examinar la poca variedad de instrumentos financieros negociables y el número y monto de las transacciones realizadas. Por ejemplo, a pesar de que la negociación de derivados comenzó en el país hace ya varios años, en la Bolsa de Valores de Colombia - BVC únicamente se negocian contratos de futuros y no existen transacciones de opciones sobre ningún tipo de activo subyacente, el cual es otro instrumento importante y característico de los mercados de derivados estandarizados. Con respecto a los volúmenes de negociación en el mercado Colombiano de derivados estandarizados, se estima preliminarmente que para el año 2014 esta cifra alcance los 50 billones de dólares, que aunque importante, muestra la poca profundidad y limitado desarrollo del mercado de derivados en este país.

Este documento presenta los resultados preliminares de una investigación que busca identificar los obstáculos que han impedido el crecimiento, diversificación, sofisticación y desarrollo del mercado de

derivados estandarizados en Colombia y las perspectivas de su crecimiento futuro, como parte del esfuerzo para consolidar un mercado de capitales amplio y eficiente que promueva el desarrollo económico del país.

MARCO TEÓRICO

Un derivado financiero es un instrumento cuyo valor depende (o se deriva) del valor de otro activo conocido como activo subyacente. Los activos subyacentes pueden ser de muy diversa índole, por ejemplo acciones, índices bursátiles, commodities (café, trigo, petróleo, etc.), divisas, bonos, etc. El mercado de derivados se divide en dos tipos: el primero es aquel en el que se negocian derivados por acuerdos entre dos partes, conocido como mercado over-the-counter -OTC, o mercado de mostrador. En el mercado OTC se negocian contratos forward, opciones y swaps principalmente. El segundo tipo de mercado es el de derivados estandarizados que se negocian en las bolsas de valores. Ejemplos de contratos estandarizados son los contratos de futuros y las opciones fundamentalmente. Existen otros tipos de derivados financieros, pero en esencia son el resultado de combinaciones, modificaciones y/o variaciones de estos 4 tipos básicos de contratos. Los contratos de derivados son de muy diversa índole y variedad, con un muy alto potencial de utilización por la posibilidad que ofrecen de mitigar diferentes clases de riesgos. A pesar de estas ventajas, el desarrollo del mercado de derivados en Colombia, especialmente de instrumentos estandarizados, ha sido muy limitado. Solamente los contratos de futuros sobre algunos activos son negociados en bolsa y aún no se conoce en Colombia la negociación de contratos de opciones estandarizadas.

Algunos analistas y estudiosos del tema han resaltado que en muchas ocasiones el crecimiento del mercado de derivados en otros latitudes ha sido el resultado de la iniciativa privada como respuesta a acontecimientos que impactan el mercado. Por ejemplo, con el colapso del acuerdo de Bretton Woods en 1973, la volatilidad de las tasas de cambio entre diferentes monedas se incrementó notablemente, lo cual impulsó en gran medida el desarrollo del mercado de derivados sobre divisas en las últimas 4 décadas. Por el contrario, en el limitado desarrollo del mercado de derivados en Colombia, aunque también ha participado en forma destacable la iniciativa privada, el apoyo, participación, direccionamiento y en algunos casos restricción por parte del gobierno nacional, es indiscutible. De acuerdo con un artículo aparecido en la edición 928 del 2 de diciembre de 2013 de la publicación *Semana Económica* de la Asociación Bancaria de Colombia titulado *Evolución y Retos del Mercado de Derivados en Colombia*, se afirma lo siguiente: "...A pesar de los esfuerzos en pro de potenciar su crecimiento, es evidente que no se han logrado las metas deseadas de desarrollo, gran parte de la infraestructura continúa estando subutilizada, hay concentración en pocos participantes y el mercado tiene poca profundidad."

Otro aspecto importante que determina en gran medida el desarrollo de los mercados es el de la regulación. Un conjunto de disposiciones constituyen las bases jurídicas sobre las cuales se sustentan las operaciones del mercado de derivados en Colombia. En primer lugar, con la expedición de la ley 964 de 2005 o ley del mercado de valores y el decreto 2893 de 2007, se definió el papel de las Cámaras de Riesgo Central de Contraparte – CRCC, lo cual allanó el camino para la constitución de estas entidades cuyo papel es vital para el crecimiento de los mercados de derivados estandarizados al disminuir el riesgo de incumplimiento de las obligaciones originadas en las transacciones. Adicionalmente, con el decreto 1796 de 2008 se reglamentaron las operaciones con instrumentos financieros derivados y productos estructurados, tanto en el mercado mostrador como en sistemas de negociación de valores. Es también importante mencionar la restricción impuesta por el Banco de la República de Colombia a la utilización de ciertos derivativos como son los swaps de crédito, lo cual por supuesto disminuye la oferta de productos transables y el mismo desarrollo del mercado.

La anterior discusión muestra algunos factores que han influido en la evolución, crecimiento y caracterización del mercado de derivados en Colombia. Ciertos factores han impulsado el desarrollo del mercado y otros por el contrario han limitado su crecimiento. Como ya se ha mencionado, esta investigación

busca identificar aquellos factores que se han convertido en barreras para el desarrollo del mercado de derivados estandarizados en Colombia y examinar las posibilidades de crecimiento del mismo.

METODOLOGÍA

Como se ha mencionado anteriormente, esta ponencia presenta resultados preliminares de una investigación de tipo inductivo que busca identificar los obstáculos que han impedido el crecimiento y desarrollo del mercado de derivados estandarizados Colombiano y las perspectivas de su crecimiento futuro. Los resultados preliminares aquí presentados fueron obtenidos en dos etapas. En la primera etapa se recolectó información estadística de las negociaciones de derivados estandarizados en la Bolsa de Valores de Colombia, única bolsa donde se negocian derivados en el país y estas cifras se compararon con las estadísticas de la Bolsa de Derivados de México –MexDer y la Bolsa de Valores, Mercaderías y Futuros de Sao Paulo - BM&FBOVESPA. En la segunda etapa, se realizó una encuesta a las Sociedades Comisionistas de Bolsa que operan en Colombia, en su calidad de organismos encargados de realizar ante las bolsas de valores las operaciones de derivados requeridas por sus clientes, donde se preguntó sobre los principales obstáculos que enfrenta el mercado de derivados estandarizados del país.

RESULTADOS

Los resultados preliminares que aquí se presentan son de dos tipos. En primer lugar, están los resultados correspondientes al análisis de las cifras de crecimiento y evolución del mercado de derivados estandarizado Colombiano y su comparación con otros mercados Latinoamericanos. En segundo lugar, se presentan los resultados de una encuesta realizada a las Sociedades Comisionistas de Bolsa –SCB, mediante la cual se buscó identificar los principales obstáculos que enfrenta el mercado de derivados estandarizados del país.

Crecimiento del Mercado de Derivados Estandarizado Colombiano

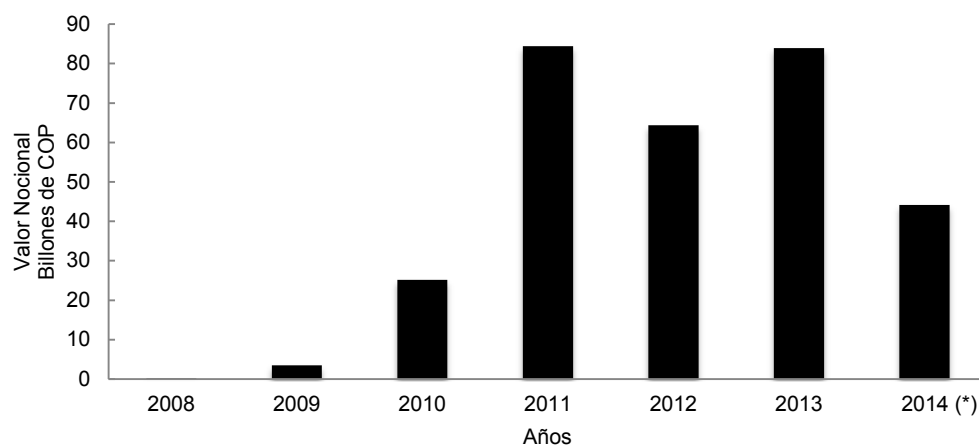
La Figura 1 presenta el valor nocional y número de contratos de la negociación de contratos de derivados estandarizados en la Bolsa de Valores de Colombia desde septiembre de 2008, momento en el cual comenzó a funcionar este tipo de mercado en el país. Toda la negociación corresponde a contratos de futuros, puesto que en la BVC no se negocian aún opciones. La negociación comprende futuros sobre acciones, futuros sobre tasas de interés incluyendo bonos, tasa interbancaria e inflación y futuros sobre el dólar americano. Como puede observarse, el crecimiento del mercado de derivados fue muy importante en los primeros años de operación. Sin embargo, en el año 2012 se presentó una caída en el valor nocional del 23.7%, producto en parte a la desaceleración del crecimiento económico del país (el crecimiento del PIB de Colombia pasó del 6.6% en el 2011 al 4% en el 2012). En el 2013 nuevamente se toma la senda del crecimiento y para el año 2014 se espera un volumen de negociación cercano a los 100 billones de pesos colombianos -COP (aproximadamente 50,000 millones de USD). En cuanto al número de contratos, los resultados muestran un comportamiento similar al aumento del valor nocional.

Comparación del Mercado Colombiano Con Otros Mercados Latinoamericanos

La Figura 2 presenta el comparativo entre los mercados de derivados estandarizados de Colombia, México y Brasil. Estos últimos dos países son considerados los países en Latinoamérica con mayor desarrollo del mercado de derivados, por lo cual su referente es fundamental para analizar el desarrollo del mercado de derivados Colombiano. Las cifras de los valores nominales y del número de contratos muestran las grandes diferencias de magnitud entre los mercados de estas naciones. Mientras en Colombia el valor nocional a 2013 fue de 44,621 millones de USD, en México esta cifra alcanzó los 262,343 millones de USD, casi 6 veces el tamaño del mercado Colombiano. A su vez, el mercado Mexicano parece muy pequeño comparado con el mercado de Brasil, cuyo valor nocional a 2013 fue de 30,796.2 billones de USD, es decir 117 veces

más grande que el mercado Mexicano. Una conclusión similar sobre las diferencias de magnitud puede obtenerse con base en el número de contratos negociados en cada mercado.

Figura 1: Comportamiento de la Negociación de Derivados Estandarizados En la Bolsa de Valores de Colombia Desde Inicio de Operaciones de Este Mercado En Septiembre del 2008

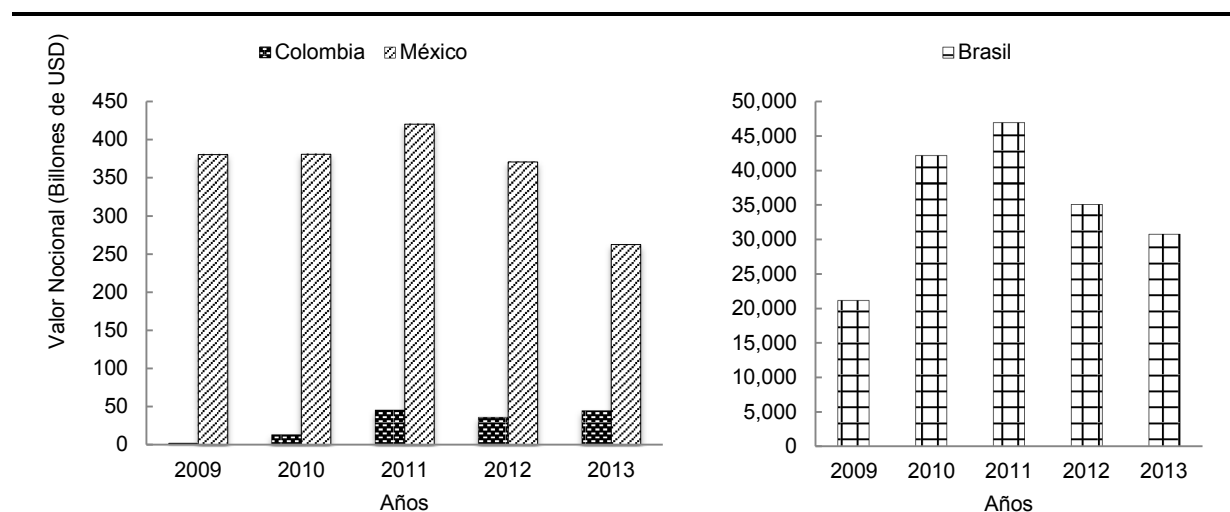


Año	Número de Contratos	Valor Nocial (Millones De COP)	Crecimiento Anual Del Valor Nocial (%)
2008	621	146,569	N.A.
2009	14,896	3,511,280	2295.7
2010	287,492	25,156,676	616.5
2011	795,298	84,436,560	235.6
2012	630,590	64,384,105	-23.7
2013	685,137	83,930,961	30.4
2014 (*)	345,937	44,138,279	N.A.

Esta figura muestra el valor notional y número de contratos de la negociación de derivados estandarizados en la Bolsa de Valores de Colombia - BVC desde inicio de operaciones de este mercado en Septiembre del 2008. Notas: (*) El 2014 solo incluye el primer semestre. N.A. = No aplica. Fuente: BVC.

La Figura 3 presenta el valor notional del mercado de derivados estandarizado como porcentaje del PIB de cada país. En este caso, las cifras muestran que el valor notional del mercado de derivados estandarizado Colombiano representa para el año 2013 cerca del 12% del valor del PIB. Mientras que en México, esta relación ha estado disminuyendo en los últimos años para ubicarse en el 2013 en el 21% aproximadamente. Por su parte, el mercado Brasileiro de derivados estandarizado ha registrado en los últimos 5 años valores notionales que oscilan entre 20 y 13 veces su PIB, lo cual indica la gran profundidad y desarrollo del mercado de derivados financieros de este gigante Suramericano. En resumen, aunque el mercado de derivados estandarizado Colombiano ha crecido en forma importante desde su lanzamiento en el año 2008, su profundidad y desarrollo todavía es precario si se compara con las cifras del mercado Mexicano (aproximadamente unas 6 veces más grande, medido por sus valores notionales) y más aún con el mercado de derivados Brasileiro, el cual a su vez es más de 100 veces superior al mercado Mexicano. Lo anterior, con base en las últimas cifras disponibles del año 2013.

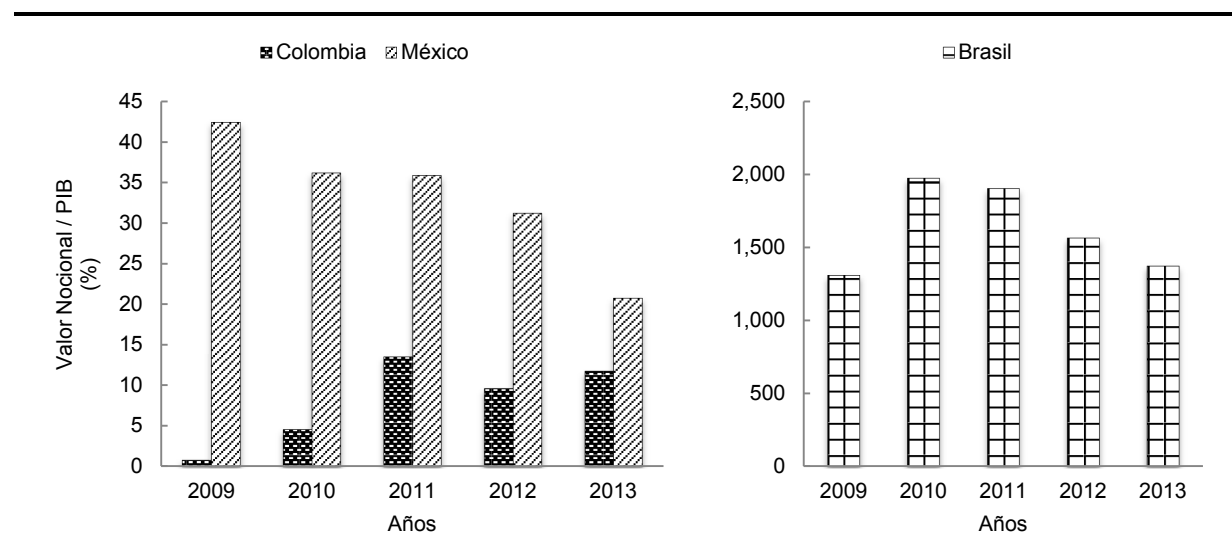
Figura 2: Comportamiento del Mercado de Derivados Estandarizados En Colombia, México y Brasil Desde el 2009 Hasta El 2013



Año	Colombia (1)		México (2)		Brasil (3)	
	Número de contratos	Valor notional (Millones de USD)	Número de contratos	Valor notional (Millones de USD)	Número de contratos	Valor notional (Millones de USD)
2009	14,896	1,848	48,780,699	380,353	911,608,641	21,164,635
2010	287,493	13,231	42,595,565	381,027	1,408,234,268	42,223,539
2011	795,500	45,533	46,756,948	420,297	1,495,696,344	47,015,394
2012	636,060	35,804	42,630,658	370,760	1,632,239,258	35,094,275
2013	692,719	44,621	27,355,128	262,343	1,598,171,829	30,796,297

Esta figura muestra el valor notional y el número de contratos del mercado de derivados estandarizado en Colombia, México y Brasil desde el 2009 hasta el 2013. Notas: (1) Corresponde a las negociaciones en la bolsa de Valores de Colombia -BVC. Incluye futuros sobre energía. (2) Corresponde a las negociaciones en la Bolsa de Derivados de México -MexDer. (3) Corresponde a las negociaciones en la Bolsa de Valores, Mercaderías y Futuros de Sao Paulo - BM&FBOVESPA. Fuente: World Federation of Exchanges -WFE: derivatives market surveys.

Figura 3: Comparación Entre los Mercados de Derivados Estandarizados En Colombia, México y Brasil Desde el 2009 Hasta el 2013. Cifras En Billones de USD



Año	Colombia			México			Brasil		
	Valor ncional (1)	PIB	Valor ncional /PIB (%)	Valor ncional (2)	PIB	Valor ncional /PIB (%)	Valor ncional (3)	PIB	Valor ncional /PIB (%)
2009	1.8	233.8	0.8	380.4	895.3	42.5	21,165	1,620.2	1,306.3
2010	13.2	287.0	4.6	381.0	1,051.6	36.2	42,224	2,143.1	1,970.2
2011	45.5	335.4	13.6	420.3	1,170.1	35.9	47,015	2,476.7	1,898.3
2012	35.8	370.3	9.7	370.8	1,186.5	31.2	35,094	2,248.8	1,560.6
2013	44.6	378.1	11.8	262.3	1,260.9	20.8	30,796	2,245.7	1,371.4

Esta figura muestra el valor ncional del mercado de derivados estandarizado como porcentaje del PIB en Colombia, México y Brasil desde el 2009 hasta el 2013. Nota: (1) Corresponde a las negociaciones en la bolsa de Valores de Colombia -BVC. Incluye futuros sobre energía. (2) Corresponde a las negociaciones en la Bolsa de Derivados de México -MexDer. (3) Corresponde a las negociaciones en la Bolsa de Valores, Mercaderías y Futuros de Sao Paulo - BM&FBOVESPA. Fuente: Los valores ncionales fueron obtenidos en World Federation of Exchanges - WFE: derivatives market surveys. Los PIB corresponden a datos del Banco Mundial.

RESULTADOS DE LA ENCUESTA

La encuesta estuvo dirigida a la totalidad de las Sociedades Comisionistas de Bolsa –SCB adscritas a la Bolsa de Valores de Colombia. De un total de 23 SCB activas y efectivamente contactadas, 16 Sociedades respondieron finalmente la encuesta. Con base en un listado de posibles obstáculos que enfrenta el mercado de derivados estandarizado Colombiano, algunos propuestos por los autores de la presente investigación y otros obtenidos a partir de documentos, artículos, trabajos de investigación previos y otras fuentes consultadas, se les pidió a las SCB encuestadas que clasificaran la importancia de cada obstáculo (se utilizó la siguiente escala de categorías: 5 muy importante, 4 importante, 3 alguna importancia, 2 poco importante y 1 nada importante). De acuerdo con estas firmas, los (5) cinco principales obstáculos que han impedido el crecimiento, diversificación, sofisticación y desarrollo del mercado de derivados estandarizados en Colombia son los siguientes, ordenados de menor a mayor consenso: Actualmente existen deficiencias en el marco regulatorio de las opciones y los swaps relacionado con la administración del riesgo y la valoración. El 56% de las firmas encuestadas clasificaron este obstáculo en las tres primeras categorías desde muy importante, importante o de alguna importancia. El marco regulatorio es esencial puesto que

genera las condiciones para que el mercado de derivados se pueda desarrollar. Con respecto a este obstáculo, el gobierno nacional a través de las autoridades regulatorias del sector financiero debe realizar un gran esfuerzo para mantener actualizado el conjunto de normas que regulan la operación y funcionamiento del mercado, especialmente en lo relacionado con estos dos instrumentos. Sin las condiciones necesarias creadas será muy difícil que las opciones estandarizadas se puedan comenzar a negociar en las bolsas de valores del país. La regulación contable en materia de derivados actualmente es relativamente compleja y no ha adoptado principios internacionales. También el 56% de las firmas encuestadas clasificaron este obstáculo en las tres primeras categorías de mayor importancia, de estas firmas el 50% ubicó el obstáculo en las dos primeras. Con la adopción de las normas internacionales de información financiera -NIIF que en Colombia se están comenzando a implementar, este obstáculo su podrá superar en el mediano plazo, lo cual redundará en un mercado más transparente, en especial para lograr una mayor participación de inversionistas extranjeros. Los agentes no tienen el incentivo para actuar como oferentes, sino como demandantes. El 75% de las firmas clasificaron este obstáculo como muy importante, importante o de alguna importancia. Para atacar este obstáculo, se podría implementar, entre otras medidas, un programa robusto de creadores de mercado que ayude a mejorar los índices de liquidez y profundidad del mercado de derivados estandarizado en el país.

No existe una demanda adecuada debido a que el mercado OTC suple las necesidades de los participantes. El 94% de las firmas clasificaron este obstáculo como muy importante, importante o de alguna importancia. Este obstáculo es especialmente cierto para los futuros sobre el dólar americano (TRM o tasa representativa del mercado en Colombia), los cuales se ven desplazados por el forward sobre la divisa, en el cual participan activamente los bancos comerciales del país. El hecho de que no se necesite una cuenta de margen en el forward, como si se requiere en el futuro, sino únicamente utilizar el cupo de crédito que tiene el cliente con el banco comercial, favorece indudablemente la operación OTC o de mostrador por encima de la transacción estandarizada. Adicionalmente, la regulación Colombiana permite que la operación forward pueda ser compensada y liquidada en la Cámara de Riesgo Central de Contraparte, tal y como se requiere para los futuros financieros. Existe un desconocimiento de los participantes de este mercado sobre la forma de operación de estos instrumentos debido a su relativa complejidad. El 100% de las firmas encuestadas clasificaron este obstáculo como muy importante, importante o de alguna importancia. Sin duda alguna, el poco conocimiento sobre la forma como operan estos instrumentos, las ventajas de su utilización y por supuesto, los riesgos involucrados en un manejo inadecuado de los mismos, se constituye en la principal barrera para su utilización. Sorprendentemente, la falta de educación sobre los derivados financieros no solamente involucra a los inversionistas y al sector empresarial sino que también impera en algunos sectores de la comunidad financiera del país.

CONCLUSIONES

Aunque el mercado de derivados estandarizado Colombiano ha crecido en forma importante desde su lanzamiento en el año 2008, su profundidad y desarrollo todavía es precario si se compara con las cifras del mercado Mexicano (aproximadamente unas 6 veces más grande, medido por sus valores nominales) y más aún con respecto al mercado de derivados Brasileño, el cual a su vez es más de 100 veces superior en tamaño que el mercado Mexicano. Con base en una encuesta realizada a las SCB adscritas a la Bolsa de Valores de Colombia, algunos de los más importantes obstáculos (algunos propuestos por los autores de la presente investigación y otros obtenidos de otras fuentes consultadas) que han impedido el crecimiento, diversificación, sofisticación y desarrollo del mercado de derivados estandarizados en Colombia son los siguientes: 1) Desconocimiento de sus participantes sobre la forma de operación de estos instrumentos debido a su relativa complejidad. 2) Falta de una demanda adecuada debido a que el mercado OTC suple las necesidades de los participantes. 3) Falta de incentivos a los agentes para actuar más como oferentes, que como demandantes. 4) Una regulación contable en materia de derivados relativamente compleja y que no ha adoptado principios internacionales y 5) Deficiencias en el marco regulatorio de las opciones y los swaps relacionadas con la administración del riesgo y la valoración.

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BIOGRAFÍA

Julián Alberto Rangel Enciso, Ingeniero Eléctrico y Magister en Administración de la Universidad de los Andes, M.Sc. in Finance de Louisiana State University. Ganador de la beca Mack H. Hornbeak Scholarship en el Ourso College of Business Administration y assistantship en el Departamento de Finanzas de LSU. Actualmente profesor de planta de la Universidad del Tolima (Colombia).

José Rodrigo Cática Barbosa, Administrador Financiero, MBA en Administración con énfasis en negocios internacionales. Actualmente profesor de planta de pregrado y postgrados de la Universidad del Tolima (Colombia).

Oscar Hernán López Montoya, Administrador de Empresas con maestría en la Universidad Nacional de Colombia. Director del Grupo de Investigaciones GIMN categorizado en Colciencias. Actualmente profesor de planta de pregrado y postgrados de la Universidad del Tolima (Colombia).

UN META-ANÁLISIS DE LA COLABORACIÓN GLOBAL A TRAVÉS DE REDES SOCIALES EN EL ENTORNO UNIVERSIDAD Y EMPRESA: COMENTARIOS Y DIRECCIÓN FUTURA

Yvonne L. Huertas, Universidad de Puerto Rico

RESUMEN

El propósito de este trabajo es propiciar la creación de un plan estratégico que facilite la colaboración en dos redes compuestas por profesionales de la contabilidad (Red I) y por académicos principalmente dedicados a la enseñanza de contabilidad (Red II) y que se alcance un nivel de madurez en el uso de las redes sociales apropiado para reducir o eliminar la “pobreza de información”, término acuñado por Zayas Mujica (2010), para describir la brecha digital. Se hacen propuestas con el fin de facilitar la medición de la colaboración en red, la realización de proyectos de investigación y colaboración coordinados y, no menos importante, la creación de un legado investigativo que permita a las redes sentar las bases para la sucesión generacional que renovará el ciclo de vida de las redes. Se investiga el uso de redes sociales para facilitar una explosión de conocimiento, reconociendo que América Latina es la región con mayor “engagement” en el uso de las redes sociales. Se diagnostican las redes como de colaboración práctica e híbrida, siendo esta última, una mezcla de práctica y aprendizaje, según la clasificación establecida por Meirinhos y Osorio (2009). Se aplica el cuadro de mando integral de Kaplan y Norton como herramienta para establecer las metas y la identificación de métricas relevantes que se espera lleven al éxito a estas redes.

PALABRAS CLAVES: Redes Sociales, Cuadro de Mando Integral, Medición, Sucesión Generacional, Redes de Colaboración Práctica, Redes de Colaboración de Aprendizaje

JEL: M39, M49

A META-ANALYSIS OF GLOBAL COLLABORATION SUPPORTED BY SOCIAL NETWORKING IN BUSINESS AND UNIVERSITY SCENARIOS: OBSERVATIONS AND EXPECTATIONS

ABSTRACT

The purpose of this paper is to pave the way for the formulation of a strategic plan that will facilitate collaboration among members of two distinct networks. Network I is composed mainly of professional accountants spread among 23 countries in Latin America, and Network II is composed principally of academics that teach Accounting courses in various Latin American countries. It is anticipated that the use of social media (social networks) will reach the maturity level needed to reduce or eliminate the digital divide. This paper offers proposals that enable the networks analyzed to measure, among other things, collaboration by members, the completion of coordinated research projects and collaborative initiatives. No less important, is the objective of this paper of promoting the creation of a database of research findings that will set the stage for a successful succession planning roadmap that will allow a next-generation to steer the networks unto “new unchartered waters” of collaboration. The theme of social media within the context of its use in the Latin American Region is explored to enable an explosion of information. It is a well-known fact that Latin America is one of the regions with a noteworthy engagement level in the use of

social networks. The networks analyzed are defined as a practice oriented collaborative effort (Network I) and hybrid, that is, learning and practice oriented collaborative effort (Network II) based on Meirinhos and Osorio (2009) classification of networks. This paper closes with an application of Kaplan and Norton's Balanced Scorecard as the preferred tool to establish objectives, and identify relevant metrics that will help both networks to achieve the goals defined in their mission statements.

KEYWORDS: Social Networks, Social Media, Balanced Scorecard, Measurement, Succession Management and Planning, Practice Oriented Collaborative Networks, Hybrid Collaborative Networks, Learning and Practice Oriented Collaborative Networks.

JEL: M39, M49

EFFECTO DE LA REGULACIÓN AMBIENTAL EN EL COMPORTAMIENTO AMBIENTAL Y LOS VALORES DE LOS DUEÑOS DE LOS NEGOCIOS DE ALFARERÍA

María del Carmen Avendaño Rito, Instituto Politécnico Nacional
Arcelia Toledo-López, Instituto Politécnico Nacional

RESUMEN

El objetivo de este estudio es analizar cómo la presión de la regulación ambiental interviene en la relación entre el comportamiento ambiental de los negocios de alfarería y los valores de los dueños. Para probar las hipótesis, se seleccionó el tamaño y lugar de la muestra bajo el criterio de muestra estratificada, se completaron 80 cuestionarios de los dueños/encargados de los pequeños negocios de alfarería en Oaxaca y Jalisco México. Mediante una correlación bivariada de Pearson se encontró una relación negativa entre los valores y la regulación ambiental, también se encontró con el análisis de regresión lineal que la regulación ambiental afecta negativa y significativamente el comportamiento ambiental de los dueños de negocios de alfarería. Con este estudio se concluye que la presión coercitiva del gobierno, afecta la relación entre el comportamiento ambiental en negocios de alfarería y los valores de los dueños de los negocios, ya que las inspecciones frecuentes de las autoridades para dar seguimiento a la implementación de normas ambientales y de salud influyen en los valores de seguridad para que los dueños se nieguen a participar de forma activa en los programas y sólo las cumplen de forma parcial sin conseguir modificar el comportamiento en pro del ambiente.

PALABRAS CLAVE: Comportamiento Ambiental, Regulación Ambiental, Negocios de Alfarería

EFFECT OF THE ENVIRONMENTAL REGULATION, IN ENVIRONMENTAL BEHAVIOR AND VALUES, OF THE OWNERS BUSINESS POTTERIES

ABSTRACT

The goal of this study is to analyze how the pressure of environmental regulation is involved in the relationship between the environmental performance of the business of pottery and values of the owners. To test the hypothesis, the size and location of the sample under the criterion of stratified sample was selected, 80 questionnaires from owners / managers of small businesses pottery in Oaxaca and Jalisco Mexico were completed. Using a bivariate Pearson correlation was found a negative relationship between values and environmental regulation, also found with linear regression analysis that environmental regulation affects negatively and significantly the environmental performance of business owners pottery. This study concluded that coercive government pressure, affects the relationship between environmental performance businesses pottery and values of the owners of the business, as frequent inspections by the authorities to monitor the implementation of environmental standards influence health and security settings so that the owners refuse to actively participate in the programs and only partially met without getting change behavior towards the environment.

JEL:C16,C10,Q57,Q28

KEYWORD: Environmental Behavior, Environmental Regulation, Pottery Business

INTRODUCCIÓN

Los problemas ambientales en el mundo producidos por el cambio climático han llamado la atención especial de muchas organizaciones, ya que estos parecen estar relacionados con pautas del comportamiento humano y de la organización social (Berenguer Y Corraliza 2000), esta preocupación mundial puede verse reflejada en las acciones que muchos organismos sociales y ambientales implementan para evitar o resarcir los daños ocasionados al ecosistema. Mientras que las grandes compañías muestran interés en su comportamiento ambiental ya que su dimensión impacta ambientalmente a otros sectores, el relativo silencio del sector de la pequeña y mediana empresa (PyME) es preocupante dada su importancia en la mayoría de las economías (Brammer, Hoejmoose, Marchant, 2012). Según Tilley (1999), Aragón Correa, Hurtado, García y Sharman (2008) los dueños de las PyME's no reconocen su contribución al deterioro ambiental, porque perciben que por el tamaño del negocio no contaminan tanto como las grandes industrias.

Las PyME's de manera individual pueden no impactar tanto al ambiente, pero en conjunto contaminan más que las grandes empresas, lo que las ubica como uno de los sectores que más daño causa al ambiente por la falta de conciencia, reconocimiento y comportamiento ambiental, esta situación ha llevado a establecer normas ambientales en todos los sectores que mueven la economía de un país, incluyendo a las micro y pequeñas empresas de comunidades rurales como la de artesanías (Novelo 1996). El sector de las micro y pequeñas empresas en México representan el 95% de todas las empresas registradas, generan el 52% del producto interno bruto y contribuyen al 72% de los empleos formales (INEGI 2009, Secretaria de Economía, 2010). La mayoría de estas micro y pequeñas empresas desempeñan actividades en el sector de la manufactura, utilizan como materia prima los recursos naturales y no renovables, como el caso del sector alfarero, los cuales en su proceso de producción hacen uso de varios recursos naturales como el barro, energía, agua, leña, y materiales peligrosos para elaborar productos decorativos o utilitarios, la mayoría son vidriados o esmaltados con altos contenidos de plomo (Thieme, 2007).

Estos alfareros operan micro o pequeños negocios, según Lienholm (2002) la mayoría de los pequeños negocios se ubican en las zonas rurales donde hay pocas posibilidades de desarrollo industrial, son tradicionales pero contribuyen significativamente a la economía local. Sin embargo esta aplicación de normas ambientales para regular a este sector parece no funcionar exitosamente, pues los dueños de los negocios tienen una percepción y actitud negativa para la aceptación y cumplimiento de las normas de regulación ambiental (Thieme, 2007). Para legislar en pro del ambiente y modificar el comportamiento en los negocios de alfarería, organismos gubernamentales han establecido normas de salud y ambientales como la NOM-085-ECOL-1994 de emisión de contaminantes que regula la quema de materiales como leña y, las NOM-009-SSA1-1993, NOM-010-SSA1-1993, NOM-011-SSA1-1993 y NOM-231-SSA1-2002, que establecen los límites de plomo y cadmio solubles en artículos de alfarería vidriada, cerámica vidriada y porcelana (Secretaria de Salud, 2008).

Sin embargo, los artesanos se niegan a aceptar que el contenido de plomo en sus productos daña severamente la salud de quienes los utilizan, incluso daña su propia salud y la de quienes se encuentra alrededor de los talleres de alfarería (Vega-Franco, Alvear y Meza-Camacho, 1994, Chantiri, Azamar, Galván y Lozada 2003, Hernández, Domínguez y Caballero, 2005), por lo que continúan utilizando los mismos materiales, argumentando que sus abuelos y bisabuelos hicieron y usaron alfarería vidriada sin sufrir algún problema de salud por ello (Thieme, 2007). Meyer y Rowan (1977), Tolbert y Zucker (1983) coinciden al señalar que para lograr un cambio de comportamiento se tiene que lograr a través de modificaciones en los valores y creencias en los individuos. Para Dmaggio y Powell (1983) el comportamiento se puede modificar a través de presiones coercitivas, normativas y miméticas para lograr homogeneidad organizacional. El objetivo de esta investigación es analizar la relación entre los valores, la regulación ambiental y el comportamiento ambiental de dueños de negocios de alfarería en México. Específicamente: (a) analizar cómo la regulación ambiental influye en el comportamiento ambiental de los

dueños de los negocios de alfarería. (b) analizar cómo la regulación ambiental interviene en la relación entre los valores y comportamiento ambiental de los dueños de negocios de alfarería.

Construcción Teórica

En la década de los 60's y 70's comenzaban a predominar las teorías de liderazgo y motivación donde los factores ambientales sociales y económicos influían en el comportamiento de los empleados dentro del desempeño de la empresa esto aunado al cambio de sistema de valores de la sociedad y al aumento de la influencia de múltiples grupos de interés (Stakeholder) han contribuido en generar presión en las empresas para aumentar la competitividad (Chumpitaz, Andre, Swaen y Bigné, 2005) estas presiones y la creciente preocupación por los efectos de la contaminación en donde una de las principales fuentes emisoras son las empresas (Aragón Correa, Hurtado, García y Sharman, 2008) han generado que los organismos nacionales e internacionales, públicos o privados, regulen a las empresas a través de normas ambientales y de salud. Pero el problema no está en que las empresas cumplan o no las normas, sino que la regulación de estas normas modifiquen el comportamiento de los individuos y por ende de las organizaciones en pro del ambiente.

Según Freeman (2008) las organizaciones como tal, no tienen valores, puesto que los valores son conceptos psicológicos, intrínsecos a una persona, sin embargo, al estar conformadas por personas, se expresa los valores existentes, los cuales son compartidos de distinta manera entre los miembros de la organización y las personas que influyen en ella como clientes proveedores, instituciones llamados stakeholder internos y stakeholder externos. Brenner and Cochran (1991), sostienen que los stakeholder internos o externos describen como operan las organizaciones y como predecir su comportamiento, los actos y las acciones de las personas que de forma individual o en conjunto influyen de forma importante en el desempeño de la empresa, en las presiones normativas, en la calidad de sus proceso o en el fracaso de la misma, (Delmas y Toffel, 2004).

HI: Los valores de los dueños de los negocios de alfarería se relacionan de forma positiva con la regulación ambiental del negocio Dmaggio y Powell, (1983) demuestran cómo los comportamientos de organización son respuestas no solamente a las presiones del mercado, sino también a las presiones institucionales, puesto que las relaciones económicas necesitan de un marco regulatorio que les permita interactuar en el mercado, es ahí donde las instituciones entran en acción al establecer ciertos límites —ya sean formales e informales— que regulen las negociaciones económicas, en un mercado imperfecto.

Hart y Sharma (2004) sostienen que la administración de los stakeholder en las empresas se centran en reparar los daños y realizar acciones para el cuidado al medio ambiente cuando estos ya surgen, evitándose así ser señalados y obligados a regularse. El enfoque del stakeholder se basa en cualquier recurso o argumento moral para que los stakeholder puedan reducir costos y generar ventajas competitivas Delmas y Toffel (2005) señalan que en las organizaciones, la visión de la presión ejercida por sus clientes, proveedores y componentes de los competidores dentro de su entorno de mercado, es típicamente canalizada al departamento de marketing, pues se asume como una oportunidad aumentar la cuota de mercado y beneficios empresariales a través de la satisfacción de los stakeholder. No obstante, este cumplimiento de presión no modifica el comportamiento ambiental de las personas involucradas ni las de la empresa, pues la adopción de prácticas más allá del cumplimiento de normas ambientales que son demandadas por los clientes o por presión de los competidores tienen más probabilidades de ser culturalmente enmarcadas como indicadores de gestión superior y de riesgo mitigado (Berrone, Gelabert & Fosfuri, 2009). La mayoría de la empresas sólo buscan cumplir con las normas ambientales impuestas por los organismos reguladores, pero son pocos los que lo adoptan como parte de su cultura para definirlos como comportamiento propio, por ejemplo Anton, Deltas y Khanna (2002) señalan que el interés de las empresas para cumplir con las normas ambientales presionados por las instituciones ambientales es para evitar las sanciones.

Para Aragón Correa et al., (2008), las PYMEs cumplen con la regulación impuesta por las instituciones ambientales, pero también implementan estrategias de acción contra el deterioro ambiental, lo que las hace más proactivas. Dasgupta, Hettige y Wheeler (2000) por su parte señalan que regulación ambiental es una forma de presión para que las empresas implementen acciones que tome la empresa para lograr el cumplimiento de las normas impuestas por las autoridades ambientales, y en la medida en que estas sean adoptadas con frecuencia el comportamiento organizacional puede cambiar en pro del ambiente. Así se plantea la siguiente hipótesis:

H2: La regulación ambiental interviene significativamente en la relación entre valores y comportamiento ambiental.

MÉTODO

El estudio fue exploratorio, de tipo transversal, se utilizó una metodología cuantitativa de corte estadístico para medir el comportamiento ambiental de los negocios. La unidad de análisis fue los negocios de alfarería vidriada, el tamaño de la muestra se determinó de acuerdo al criterio de Fowler (2002) debido a la falta de un censo en negocios alfarería, seleccionando la muestra al azar. El instrumento de medición fue un cuestionario semiestructurado y para la recopilación de información se aplicó la técnica de entrevistas cara a cara preguntándole directamente a los dueños de los negocios sobre su percepción sobre las variables del estudio. La muestra quedó integrada por 80 negocios de alfarería en dos Estados de la República Mexicana, de los cuales 40 fueron en Oaxaca (Santa María Atzompa) y 40 en Jalisco (Tonalá y Tlaquepaque).

Tratamiento de Variables

Comportamiento ambiental: Se definió operacionalmente como la frecuencia en que los dueños de negocios de alfarería realizan acciones para reducir impactos en el medio ambiente. Para operacionalizar esta variable se utilizaron dimensiones de acciones de comportamiento ambiental desarrolladas y validadas en otras investigaciones (Fryxell & Lo 2003, Bouvier, 2009, Rao, Singh, O'Castillo, Intal& Sajid 2009, Mir & Feiltenson 2007, Sharfman, Shaft, Anex, 2009) medidas con escala Likert de 1 a 5 en indicadores como basura, agua, energía, combustibles y compras.

Valores: Para medir valores se utilizó la escala desarrollada por Schwartz (2001) en el cuestionario de retratos que fue adaptado al contexto de los dueños de negocios de alfarería. La variable valores se definió operacionalmente como las motivaciones que guían a los dueños de negocios de alfarería a la selección y toma de decisiones en distintas situaciones del negocio. Para medir esta variable, se utilizó el cuestionario de retratos de Schwartz (2001), con una escala tipo Likert de 5 puntos que va desde (1) nada hasta (5) mucho: donde 1 significa no me parezco en nada a esta persona, 2 me parezco muy poco a esta persona, 3 me parezco algo a esta persona, 4 me parezco a esta persona y 5 me parezco mucho a esta persona. Para esta escala se pidió al dueño del negocio proyectar sus valores a través del parecido con una tercera persona (Juan). Las dimensiones de esta variable fueron logro, poder, hedonismo, estimulación, autodirección, universalismo, benevolencia, tradición, conformidad y seguridad.

Regulación ambiental: Para medir la variable regulación ambiental se utilizó la escala desarrollada por Dasgupta, Hettige, Wheeler (2000), que incluye dimensiones como programas, inspecciones y multas. Regulación ambiental se define operacionalmente como la frecuencia en que en los negocios de alfarería se conocen y cumplen con las normas ambientales, inspecciones, multas y programas implementados por diferentes instituciones ambientales. Los indicadores de esta variable son inspección, multas, programas ambientales.

Confiabilidad y Validez de las Escalas

La validez de las escalas se determinó con el análisis de factores mediante la técnica de componentes principales con Rotación Varimax, Normalización de Kaiser. La confiabilidad se determinó mediante el alfa de Cronbach de cada una de las variables.

Comportamiento ambiental: El comportamiento ambiental se distribuyó en 7 factores: reducción de agua, consumo de agua, reúso de agua, reducción de combustible, compras verdes, consumo de energía, reciclaje de basura. La varianza total explicada de la variable fue 77.13% con un alfa de Cronbach de .827

Se integraron 4 dimensiones (agua, basura, energía y compras verdes) que se sumaron para determinar la variable comportamiento ambiental que se recodificó en 5 puntos, que va desde (1) nada hasta (5) muchísimo.

Valores: La variable valores quedó distribuida en 8 factores: conformidad, universalismo benevolencia, seguridad tradición 1 hedonismo tradición 2 y estimulación La varianza explicada de la variable fue 71.39% con un alfa de Cronbach de .54

Se integraron 7 dimensiones (benevolencia, universalismo, estimulación, hedonismo, seguridad, conformidad y tradición) que se sumaron para determinar la variable valores que se recodificó en 5 puntos, que va desde (1) nada hasta (5) muchísimo. Regulación ambiental La variable regulación ambiental se cargó con dos factores etiquetados como Inspección (factor 1) y programas (factor 2), la varianza total explicada de esta variable fue del 65.90%, 46.30% para programas y 19.60% para inspección. La confiabilidad de la escala se determinó a través del alfa de Cronbach teniendo un alfa de .797 (Tabla 3) lo que da un 79% de consistencia interna en el grado de comprensión en las preguntas realizadas en el cuestionario. La varianza total para esta variable es de 65.90% dividida en 2 factores, la varianza explicada para la variable de programas es de

RESULTADOS

Hipótesis 1: *Los valores de los dueños de los negocios de alfarería se relacionan de forma positiva con la regulación ambiental del negocio, esta hipótesis no se prueba, se encontró relación significativa pero negativa entre los valores y la regulación ambiental (-.403 $P < 0.01$)* Tabla 1

Tabla 1: Correlación Bivariada de Pearson Entre Valores Regulación Ambiental

	Inspección	Programas	Regulación ambiental
Benevolencia	-0.262*		
Estimulación		.275*	
Seguridad		-0.222*	
Conformidad		-0.590**	
Valores			-0.403**

*. La correlación es significativa al nivel 0,05 (bilateral). **. La correlación es significativa al nivel 0,01 (bilateral).

Estos resultados explican que los valores de los dueños de los negocios de alfarería se relacionan de forma negativa con la regulación ambiental y es debido a la resistencia por parte de los dueños a ser inspeccionados por dependencias ambientales. El valor de benevolencia se relacionó negativamente con inspección (-0.262 $P < 0.05$), los dueños de los negocios de alfarería a pesar de saber que algunos materiales que utilizan en el barniz de sus productos contaminan, no están de acuerdo en las inspecciones ya que alegan que solo son inventos de las mismas dependencias. El valor de estimulación se relacionó

positivamente con los programas ambientales (.275 $P < 0.05$), porque algunas dependencias les han ofrecido capacitación, platicas de información a los dueños y empleados de los negocios de alfarería. El valor de seguridad se relacionó negativamente con los programas (-.222 $P < 0.05$), esto se debe a los programas que existen para evitar el uso de greta que contiene plomo en los barnices de su producción, los dueños de los negocios de alfarería piensan que solo son exageraciones por parte de las dependencias y que no afecta la salud como ellas aseguran. El valor de conformidad se relacionó negativamente con los programas (-.590 $P < 0.01$), los dueños de los negocios de alfarería piensan que la implementación de programas ambientales es costoso e innecesario ya que sostienen que los materiales que utilizan no son dañinos para el ambiente y para la salud.

H2 La regulación ambiental interviene significativamente en la relación entre valores y comportamiento ambiental, esta hipótesis se prueba ya se encontró una asociación significativa controlando por la variable regulación ambiental ver Tabla 2

Tabla 2. Correlación parcial controlando por regulación

Variables de control		Comporta	Valores
Regulación	Comportamiento	1.000	.265
	Valores	.265	1.000

*. La correlación es significativa al nivel 0,05 (bilateral). **. La correlación es significativa al nivel 0,01 (bilateral).

Se encontró que con la intervención de regulación ambiental en la relación valores y comportamiento ambiental es significativa (.418 $P < 0.01$) se muestra en la Tabla 1, pero controlando la regulación ambiental la significancia de la relación entre valores y comportamiento baja significativamente (.265 $P < 0.05$). Esto se explica que interviniendo la regulación ambiental, los dueños de negocios de alfarería tienen un mayor comportamiento ambiental, debido a que para poder comercializar, por seguridad y su salud cumplen con algunas de las normas impuestas como la Norma NOM- 231- SSA1-2002, que establece las cantidades límites de plomo y cadmio liberadas, pero que no están del todo conformes, ya que siguen sosteniendo que solo son calumnias y que aceptan las inspecciones por parte de las dependencias ambientales por presiones de las mismas, pero que no están de acuerdo, y al cumplir con las normas ellos muestran un mejor comportamiento ambiental.

Para explicar los variables que determinan el comportamiento ambiental de los dueños de los negocios de alfarería se realizó el análisis de los datos mediante un modelo de regresión lineal por pasos sucesivos, donde la variable dependiente fue el comportamiento ambiental, y las independientes fueron valores y regulación ambiental. En la tabla 3 se muestra el modelo que el comportamiento ambiental de los dueños de los negocios de alfarería es influenciado por la regulación ambiental pero de forma negativa: a mayor comportamiento menor regulación. Esto se explica porque para los dueños de los negocios de alfarería a mayor presión por parte de las instituciones menos comportamiento ambiental, ya que la presión que ejercen las instituciones no forman parte de sus valores, ellos se ven obligados a cumplir con las normas ambientales, realizan acciones ambientales pero no definen su comportamiento ambiental al no tener la más mínima intención de cuidar el ambiente. Así el cumplimiento de las normas es de forma provisional, lo que demuestra que solo cumplen por espacios de tiempo mientras las instituciones los verifican y posteriormente vuelven a las prácticas antiguas y tradicionales

Tabla 3: Regresión Lineal Por Pasos Sucesivos

Modelo		Coeficientes ^a				
		Coeficientes no estandarizados		Coeficientes tipificados Beta	t	Sig.
B	Error típ.					
2	Comportamiento ambiental	3.804	.154		24.627	.000
	Regulación ambiental	-.222	.065	-.359	-3.402	.001

a. Variable dependiente: Comportamiento ambiental

En resumen el comportamiento ambiental se explica con su relación con regulación ambiental en un 35%, pero solo es explicado por la regulación ambiental en un 12%, con un error típico de estimación de 0.48, Ver tabla 4.

Tabla 4: Resumen del Modelo de Regresión

Resumen del modelo de regresión				
Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.359 ^a	.129	.118	.48636

a. Variables predictoras: (Constante), Regulación ambiental

El modelo de regresión queda como:

$$Y = \beta - .222X_1$$

Donde

Y= comportamiento ambiental

$\beta = 3.804$

X₁= Regulación ambiental

CONCLUSIONES

De los diez valores propuestos por Schwartz (1994), en el contexto de los negocios de alfarería en México, los valores más significativos fueron la benevolencia, universalismo, hedonismo, estimulación, seguridad, conformidad y tradición, lo que demuestra el arraigo a sus costumbres, a su forma de vida y de actuar dentro de sus casas y repercute muchas veces en sus negocios, ya que a diferencia de los valores de autodirección, logro y poder, valores que son poco aceptados culturalmente en un contexto de negocios tradicionales como son los negocios de artesanía. La regulación ambiental no tiene una influencia positiva en los valores de los dueños de alfarería, esto es debido a que las dependencias ambientales visitan pocas veces a los negocios de alfarería. los dueños de los negocios manifiestan que les falta información y de conocimiento sobre los temas que afectan al ambiente por la falta de atención que reciben de las mismas, y que cuando los visitan solo es para inspeccionar su producción, y decir que contiene plomo, a lo cual ellos manifiestan su inconformidad asegurando que el plomo no afecta la salud, de igual forma los dueños de los negocios están conscientes que el uso de leña afecta al ambiente pero no pueden optar por otro combustible ya que el implemento de hornos de gas les generaría un gasto que no pueden cubrir, como todo contexto latinoamericano (zevallos, 2003), las regulaciones de las dependencias ambientales públicas, carecen del rigor para aplicar las sanciones correspondientes a una incumplimiento de las normas. Las conclusiones de este estudio sientan las bases para hacer recomendaciones a los hacedores de la política pública para orientar los programas ambientales en atención a los valores de los individuos como dueños de negocios tradicionales, que en su mayoría operan con recursos escasos, viven día a día con ingresos de subsistencia, pero sobre todo tienen creencias arraigadas para operar negocios y trabajar con recursos naturales.

Los procesos de producción tradicional de las artesanías se aprenden de la socialización y pasan de generación en generación y las creencias que los artesanos tienen sobre su proceso no se pueden modificar con políticas públicas no dirigidas ni atinadas, menos con presiones coercitivas, los dueños de estos negocios pueden cumplir con la norma para evitar sanciones pero no forman parte de su valor, comportamiento, menos llegarán a formar parte de su cultura.

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BIOGRAFIA

María del Carmen Avendaño es Maestra en Ciencias en Conservación de los Recursos Naturales por el Instituto Politécnico Nacional, actualmente estudiante de cuarto semestre de doctorado en Ciencias en Conservación de los Recursos Naturales en el Instituto Politécnico Nacional, se le puede contactar en el Centro Interdisciplinario de Investigación para el Desarrollo Integral Regional Unidad Oaxaca Hornos núm. 1003, Col. Noche Buena, 71230 Santa Cruz Xoxocotlán, Oaxaca México. Correo electrónico

Arcelia Toledo-López es Doctora en Filosofía en Administración por el Escuela de Graduados en Administración y Dirección de Empresas del Instituto Tecnológico y de Estudios Superiores de Monterrey. Profesor colegiado del posgrado en Ciencias en Conservación de los Recursos Naturales en el Instituto Politécnico Nacional, Centro Interdisciplinario de Investigación para el Desarrollo Integral Regional Unidad Oaxaca. Correo electrónico

EFFECTOS FISCALES DE LA FUSIÓN DE SOCIEDADES

María Del Mar Obregón Angulo, Universidad Autónoma De Baja California
Marina Aguilar García, Universidad Autónoma De Baja California
Santiago Alejandro Arellano Zepeda, Universidad Autónoma De Baja California
Julio Octavio Blas Flores, Universidad Autónoma De Baja California

RESUMEN

Hoy en día las empresas deben someterse a constantes cambios para poder competir con aquellas empresas fuertes, que abarcan los mercados no solamente los nacionales sino internacionales, y para subsistir, surge la necesidad de combinarse con otra para crecer, fortalecerse y ganar competitividad en el mercado. Es por esto que a través de este estudio por medio de las consultas de libros, revistas y leyes, se analiza el origen de la fusión, así como los efectos que conlleva esta operación, tanto los derechos como las obligaciones de las mismas, analizando el aspecto legal, fiscal, financiero y contable, para que las empresas que están optando por fusionarse, conozcan los beneficios, así como los efectos fiscales, ya que en ciertas ocasiones podría convertirse en una carga tributaria innecesaria para la sociedad fusionante. De esta manera, al optar por esta herramienta de la fusión, ayudará conocer el procedimiento de la fusión de sociedades, facilitará el proceso, y permitirá dar un nuevo enfoque a las empresas al mejorar la calidad, ofrecer mejor servicio y ser más competitivas. La investigación ha sido estructurada en cuatro apartados. El primero consta del aspecto legal, en donde se presentan los conceptos más importantes para conocer una fusión desde sus orígenes, así como sus causas y procedimientos paso a paso de acuerdo a la Ley General de Sociedades Mercantiles. En el segundo apartado se analiza el aspecto fiscal para conocer los impuestos implicados en el proceso, analizando el Código Fiscal de la Federación, la Ley del Impuesto sobre la Renta y la Ley Impuesto al Valor Agregado. En el tercer se analizan los resultados obtenidos, y las conclusiones y recomendaciones en el último apartado.

PALABRAS CLAVES: Fusión, Efectos Fiscales, Sociedades

INTRODUCCIÓN

Planteamiento del Problema

Con la llegada de la globalización, las empresas han adoptado nuevas formas de gestión administrativa en el mercado global, debido al alto nivel de competitividad que se desarrolla entre éstas, esto ha provocado la creación de grandes corporaciones en ciertos sectores industriales, haciendo que las pequeñas y medianas empresas que se ven en la necesidad de desaparecer, deban asociarse entre ellas para competir y ser más fuertes en el mercado local o bien sean vendidas a las empresas grandes, a través de las fusiones. La fusión de sociedades es una alternativa que brinda dinamismo a la vida de los negocios; se busca formar una empresa nueva o que una de las fusionantes crezca, implicando el traspaso de derechos y obligaciones, aprovechando así, las ventajas para obtener mayor crecimiento, diversificación y fortalecimiento en el mercado. Sin embargo, es importante tener en cuenta que también la fusión lleva consigo obligaciones y consecuencias en materia fiscal, ya que como tal es considerada enajenación, por este motivo la empresa fusionante tendrá que asumir las cargas fiscales referentes a este rubro. El análisis del proceso de la fusión de sociedades, ayuda a comprender el efecto fiscal y contable, lo cual permite identificar las ventajas y desventajas que tienen las empresas que optan por considerar la fusión como una alternativa para subsistir.

Antecedentes

Con el auge de la globalización las empresas han aprovechado oportunidades como podemos encontrar en cuanto a la producción y el comercio; al adquirir tamaño y destrezas que les permiten competir más eficazmente, logrando entrar en mercados internacionales, sin embargo hoy en día, la preocupación ya no es solo por llegar a nuevos mercados como era a lo mejor hace algunos años, sino por mantenerse ante las demás empresas que han venido a establecerse a nuestro país. En México, la fusión de sociedades fue adoptada por la ley general de sociedades mercantiles en el año de 1933, basándose en el código de comercio de 1882 y el código de 1889. De conformidad con lo que establece la Ley General de Sociedades Mercantiles cualquier sociedad puede fusionarse con otra siempre y cuando cumpla con los requisitos que establece la misma ley. Se debe tener en cuenta que adaptarse a los cambios tanto tecnológicos como de modelos gerenciales, como son de producción, distribución y mercado, no es solo una moda, sino una necesidad para poder llegar a ser competitivos, reforzar conocimientos, subsistir y lograr sus objetivos. Para llevar a cabo estos cambios podemos encontrar como una herramienta eficaz la fusión de sociedades.

Justificación: La fusión de sociedades puede ser una herramienta de planeación tanto fiscal como financiera, ya que tomando en cuenta que no se considera que hay efectos económicos, no se contempla esta figura como una enajenación, con lo cual se da la transferencia de activos sin causar impuestos. La necesidad de analizar el proceso de las fusiones, es para que las empresas que están optando por fusionarse, conozcan los beneficios, así como los efectos fiscales que conlleva este proceso, ya que en ciertas ocasiones podría convertirse en una carga tributaria, innecesaria para la sociedad fusionante. De esta manera, al optar por esta herramienta de la fusión, ayudará conocer el procedimiento de la fusión de sociedades, facilitará el proceso, y permitirá dar un nuevo enfoque a las empresas al mejorar la calidad, ofrecer mejor servicio, ser competitivas, pero principalmente para subsistir en el mercado.

Alcance: Para llevar a cabo esta investigación, el método será cualitativo de carácter descriptivo ya que se consultarán libros, revistas, y leyes hasta concluir en artículos relativos al tratamiento fiscal y financiero de la fusión.

Marco Teórico

El tema de las fusiones ha sido estudiado anteriormente por varios autores que han realizado trabajos de investigación y publicado libros; en este apartado se presentan algunas citas de estos estudios, mostrando sus aspectos generales como conceptos, lo fundamental para que surja el fenómeno de la fusión, como el señalamiento de los aspectos legales que necesariamente deben observarse para llevar a cabo una operación de esta naturaleza, así como también los aspectos fiscales que se encuentran previstos en la ley, ya que es indispensable, conocer las causas que producen efectos desde el punto de vista fiscal, en cuanto se trate de la fusión de sociedades.

Fusión

La Ley General de Sociedades Mercantiles (LGSM) no define el concepto de Fusión, es por ello que se acude a lo que gramaticalmente se entiende por fusión de acuerdo al diccionario de la Real Academia Española: "Como la acción de fundir o fundirse; unión de intereses, ideas o partidos, Integración de varias empresas en una sola entidad, que suele estar legalmente regulada para evitar excesivas concentraciones de poder sobre el mercado". Para poder analizar el proceso de la fusión, se parte de una base específica de 4 aspectos: fiscal, legal, contable y financiero, en donde repercute este proceso y son muy importantes ya que pueden llegar a brindar beneficios, por ejemplo un incremento considerable en el precio de las acciones de la empresa fusionante, ayudar a mejorar la utilidad por acción, mejor apertura para la empresa dentro del mercado. (Cisneros & Jiménez (2003)

Se puede mencionar que contablemente una fusión es un tipo de combinación de negocios, se define como: "Una combinación de negocios, es la operación de reunir empresas separadas en una sola entidad económica, como resultado de la unión de intereses o que una empresa obtenga el control sobre los activos netos u operaciones de otra empresa". (García, 2005, p.3) Por otro lado analizando el aspecto jurídico: "una fusión consiste en el acuerdo de dos o más sociedades jurídicamente independientes, por el que se comprometen a unir sus patrimonios y formar una nueva sociedad" (Karina García, Fusiones y absorciones, 2005, p.3).

"Para la Organización para la Cooperación y Desarrollo Económico (OCDE): La fusión consiste en la transmisión del patrimonio de una o varias sociedades a otra sociedad, por medio de la absorción por parte de una sociedad. La fusión es una operación por la cual las sociedades pueden aumentar su producción o penetrar en mercados nuevos. La fusión puede tener varios objetivos: la búsqueda de una mayor eficiencia económica o de un poder sobre el mercado, una diversificación, un redespiegue geográfico sobre todos los mercados, la obtención de sinergias financieras o para la investigación y desarrollo." (Becerril, 2003, p.7)

Tipos de Fusiones: La fusión de sociedades mercantiles se puede clasificar dependiendo de su impacto económico y su situación jurídica.

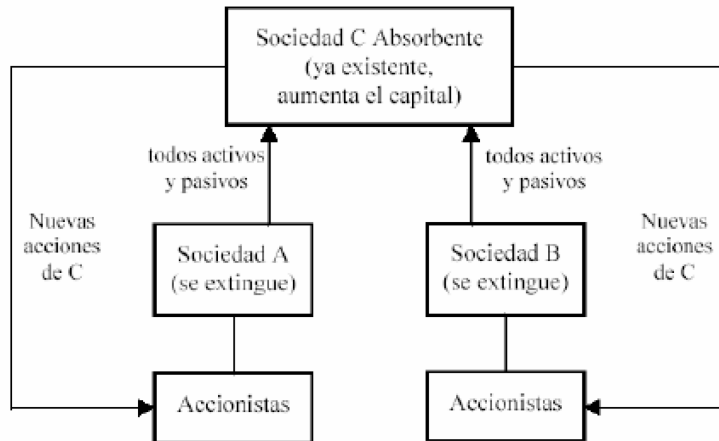
Clasificación por su impacto económico: Dentro de las Normas de Información Financiera (NIF), se señala que existen dos métodos para registrar los efectos contables de una fusión: La fusión vertical se da cuando la empresa adquirente decide comprar otra compañía con el fin de integrarse hacia delante o hacia atrás, es decir, cuando la empresa busca ser su propio cliente o su propio proveedor (Becerril Arredondo, Fusión de Sociedades: Análisis de la Fusión de AOL Time Warner, 2003, p.11). La fusión horizontal es aquella en la que la empresa que compra decide adquirir a otra compañía que se encuentra ubicada dentro de su sector y operan dentro de los mismos mercados geográficos. (Becerril, 2003, p.11)

Además de estos 2 tipos de fusión que se mencionan, Becerril (2003) en su tesis analiza un tercer método, que incluye la fusión por conglomerados, en la que se lleva a cabo, cuando una compañía compra otra empresa que pertenece a un sector completamente diferente al suyo y unas de las razones para llevar a cabo este método son: Para la extensión del producto: la fusión se da entre empresas que manejan sistemas de producción o distribución similares y los productos no compiten entre sí directamente. Para la extensión del mercado: la fusión se lleva a cabo entre empresas que fabrican productos similares, pero se da en distintos mercados. Sin relación: aquí en la fusión las empresas que no tienen relación alguna y la finalidad es entrar a nuevos mercados.

Clasificación por su situación jurídica: Fusión por incorporación o absorción: Este tipo de fusión se lleva a cabo mediante el intercambio de acciones libres de impuestos, a raíz de la cual una de las compañías sobrevive y la otra desaparece, reconociendo la empresa sobreviviente tanto el activo como el pasivo de la empresa, y entrega las nuevas acciones a los accionistas de las sociedades extinguidas (Becerril, 2003). Con la siguiente figura se puede observar cómo se da este tipo de fusión: Fusión por integración o acumulación: Cuando las dos empresas se funden dando origen a una nueva sociedad, desapareciendo ambas. Al igual que en el caso anterior, esta nueva empresa reconoce los activos y pasivos de las antiguas compañías (Becerril, 2003).

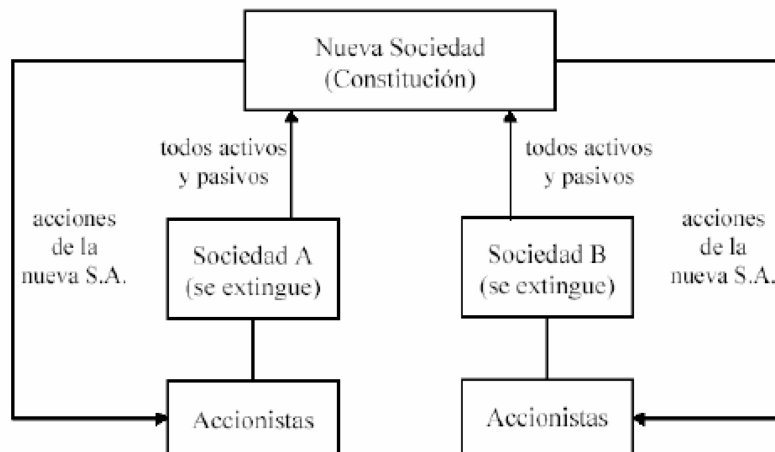
La elección entre una forma de fusión u otra, depende de muchos factores como carácter cotizado de alguna de las sociedades, estructura de las acciones, convenios colectivos, entre otros (Blanco Tiburcio, R. Estudio general financiero sobre la fusión entre las sociedades internacionales de servicios de Internet y entretenimiento América Online y Time Warner. 2005, p.10). Cabe señalar que la fusión por integración se da en la unión de dos fuertes empresas, en donde las 2 sociedades se extinguen y se crea una nueva sociedad y en el caso de la fusión por absorción una empresa es más fuerte que la otra, es decir, la absorbente, tiene un tamaño más importante que la absorbida.

Figura 1:1 Fusión Por Incorporación O Absorción



Fuente: Blanco Tiburcio, R. 2005

Figura 1:2 Fusión por integración o acumulación



Fuente: Blanco Tiburcio, R. 2005

Aspecto Fiscal

Código Fiscal de la Federación : Cuando se ha considerado llevar a cabo la fusión de distintas sociedades, es muy elemental tener en cuenta que de la fusión se derivan distintas obligaciones y efectos fiscales que, si se cumplen correctamente, se puede llegar a realizar una fusión con éxito. Existen ciertos requisitos que deben cumplirse para que una fusión de sociedades no sea considerada como una enajenación para efectos fiscales. Al no cumplirse los requisitos, la fusión deberá tratarse como una enajenación. Dentro del Código Fiscal de la Federación, en su artículo 14 fracción IX, señala lo que se entiende por enajenación mediante fusión o escisión de sociedades, a excepción en los supuestos a que se refiere el artículo 14-B: “Para los efectos de lo dispuesto en el artículo 14, fracción IX, de este Código, se considerará que no hay enajenación en los siguientes casos:

En el caso de fusión, siempre que se cumpla con los siguientes requisitos:
Se presente el aviso de fusión a que se refiere el Reglamento de este Código.”

Otro requisito del artículo 14-B del código para que no se considere enajenación es:

Que con posterioridad a la fusión, la sociedad fusionante continúe realizando las actividades que realizaban ésta y las sociedades fusionadas antes de la fusión, durante un período mínimo de un año inmediato posterior a la fecha en la que surta efectos la fusión

Ley del Impuesto Sobre la Renta

Una de las obligaciones en cuanto al impuesto sobre la renta es la de efectuar pagos provisionales mensuales a cuenta del impuesto del ejercicio en este caso mientras se cumplan con los requisitos señalados en el artículo 14-b del CFF, no grava la empresa porque no se realiza enajenación, sino se fusiona o se une, sin producir utilidad o pérdida. “Se puede decir que en esta ley se cumple con el principio de la cesión universal de derechos y obligaciones, tanto en fusión como en escisión, sin provocar efectos económicos ni fiscales, incluyendo disposiciones que respetan costos y antigüedades de la fusionada en la fusionante o de la escidente en la escindida, con excepción de la transmisión del derecho para disminuir, en la fusionante, las pérdidas de la fusionada, prohibición de la LISR avalada por antiguas jurisprudencias de la Suprema Corte de Justicia” (Eseverri Ahuja, Fisco Actualidades: Fusiones y escisiones, el mito del artículo 14-b del código fiscal, 2010). Existe una disposición en el Artículo 20 en donde señala que se consideran ingresos acumulables “...la ganancia realizada que derive de la fusión o escisión de sociedades y la proveniente de reducción de capital o de liquidación de sociedades mercantiles residentes en el extranjero, en las que el contribuyente sea socio o accionista.” Pero en el último párrafo de esa fracción menciona “...no se considerará ingreso acumulable la ganancia derivada de dichos actos, cuando se cumplan los requisitos establecidos en el artículo 14-B del Código Fiscal de la Federación”.

De acuerdo a Eseverri (2010), algunos bienes de una empresa, que son objeto de enajenación por fusión o escisión, podrían ser básicamente: las inversiones bancarias, las cuentas y documentos por cobrar, los inventarios, las inversiones en acciones, los activos fijos y los gastos diferidos. En este caso “el ingreso acumulable sería el ingreso total y en otros la ganancia en la enajenación, pero en ambos casos para que se cuantifique el ingreso se requiere de un precio o contraprestación, lo cual no ocurre en la fusión... Indudablemente que existen los valores de los bienes determinados para efectos de la operación y que se muestran en los estados financieros, e incluso se podría hablar de avalúos, pero entre las sociedades no existen pagos ni obligación alguna de efectuarlos, por lo que las fusionadas no reciben suma alguna, por lo que no pueden cuantificar ingreso ni ganancia por la enajenación de los bienes.”

De Acuerdo a (Pellón, 2010) menciona que aun cuando, derivado del proceso de agrupación de socios y de distribución accionaria, los accionistas se pudieran ver con algún tipo de beneficio por la fusión, no podrá gravarse dicho beneficio al efectuarse el canje accionario, ya que la ley no establece un método que lo regule. “De este modo, si las autoridades pretendieran considerar a los accionistas de la sociedad fusionante como contribuyentes por una ganancia derivada de la fusión, pagarán el impuesto sobre la renta (ISR) sobre dicha "utilidad" cuando enajenen las acciones de la sociedad fusionante, se reduzca capital o se liquide esta última. Otro punto es, si se considerara que la fusionante es la contribuyente del impuesto, no puede darse una ganancia gravable, pues lo que ocurre en la fusionante es precisamente un aumento de capital (expresamente el segundo párrafo del artículo 17 no lo considera como ingreso) o la integración del mismo, y no puede producirse una utilidad por la unión de patrimonios. Adicionalmente, no existe en la ley metodología alguna para cuantificar la utilidad o ganancia por fusión para la sociedad fusionante ni tampoco se precisa en qué casos se obtiene, por lo que sería cuestionable tal pretensión (Pellón Martínez Gabriela, Interpretaciones selectas en materia de fusiones y escisiones, p. 244, 2010.)”

Enajenación de Activos Fijos

Los activos fijos de las empresas pierden valor por el uso y paso del tiempo, esta pérdida se le conoce como depreciación. Para la enajenación de Activos Fijos se debe calcular el valor en libros, siendo el (MOI)

Monto Original de la Inversión menos la depreciación acumulada al día de la enajenación, dando como resultado el valor actual de lo que el bien debe costar de acuerdo al tiempo desde que se adquirió hasta el que es enajenado. Para ello el artículo 37 de la LISR, menciona: “Cuando los bienes se adquieran con motivo de fusión o escisión de sociedades, se considerara como fecha de adquisición la que le correspondió a la sociedad fusionada o a la escidente. Cuando el contribuyente enajene los bienes o cuando estos dejen de ser útiles para obtener los ingresos, deducirá, en el ejercicio en que esto ocurra, la parte aun no deducida. En el caso en que los bienes dejen de ser útiles para obtener los ingresos, el contribuyente deberá mantener sin deducción un peso en sus registros.

Los contribuyentes ajustarán la deducción determinada multiplicándola por el factor de actualización correspondiente al periodo comprendido desde el mes en el que se adquirió el bien y hasta el último mes de la primera mitad del periodo en el que el bien haya sido utilizado durante el ejercicio por el que se efectúe la deducción. Cuando sea impar el número de meses comprendidos en el periodo en el que el bien haya sido utilizado en el ejercicio, se considerara como último mes de la primera mitad de dicho periodo el mes inmediato anterior al que corresponda la mitad del periodo.” Además de lo anterior la Cuenta de Capital de Aportación (CUCA) y la Cuenta de Utilidad Fiscal Neta (CUFIN), se pueden transmitir de una sociedad a otra, reuniendo ciertos requisitos establecidos en la LISR.

Ley Del Impuesto Al Valor Agregado

“Tomado en cuenta las exenciones en materia del Impuesto al Valor Agregado (IVA), los bienes objeto de la enajenación, principalmente pueden ser: los inventarios, los activos fijos y los gastos diferidos. En este caso se tiene objeto del impuesto, debido a que hay enajenación en territorio nacional, también se tiene base porque existe disposición, en el artículo 34 de la Ley del Impuesto al Valor Agregado (LIVA), en el sentido de que se considera el valor de mercado o de avalúo cuando no exista contraprestación; no obstante, en el artículo 11 de la LIVA se dispone que se efectúa la enajenación de los bienes en el momento en el que efectivamente se cobren las contraprestaciones. Al efecto en el artículo 1-A de la LIVA, se consideran efectivamente cobradas las contraprestaciones cuando se reciben en efectivo o en bienes o cuando el interés del acreedor quede satisfecho.(Eseverri Ahuja, Fusiones y escisiones, el mito del artículo 14-b del código fiscal, 2010, p. 5 7 Samuel Pérez Salgado, Análisis de la figura de fusión como una herramienta de crecimiento y competitividad para las PYMES, 2008)” Como se puede observar en el caso de fusión no grava porque no se considera una enajenación de bienes, ya que se entiende es toda transmisión de propiedad, aun en la que el enajenante se reserva el dominio del bien enajenado, con excepción a los actos de fusión y escisión.

Como consecuencia de una fusión, las partes tendrán un derecho de transferir el IVA, es decir el derecho a acreditar el impuesto al valor agregado (IVA). El fundamento se encuentra en el Artículo 4 (LIVA) que menciona: “se entiende por impuesto acreditable el impuesto al valor agregado que haya sido trasladado al contribuyente y el propio impuesto que él hubiese pagado con motivo de la importación de bienes o servicios, en el mes de que se trate. El derecho al acreditamiento es personal para los contribuyentes del impuesto al valor agregado y no podrá ser transmitido por acto entre vivos, excepto tratándose de fusión.

METODOLOGÍA

La presente investigación se desarrolla por medio del método cualitativo y asimismo se considera descriptiva, por la razón de que se adentrará en el estudio del proceso de la fusión de sociedades, posteriormente se estudiarán las implicaciones fiscales, así como sus ventajas y desventajas por medio de herramientas a través de consultas de libros, revistas, tesis, y se partirá de la generalidad de las leyes en la materia, hasta concluir concretamente en los artículos relativos al tratamiento fiscal de la fusión. Se procederá a revisar bibliografía que trate del tema para así extraer información que sea útil para el estudio. Asimismo la información obtenida se seleccionará, para poder llegar a responder a los objetivos de la

investigación. Una vez seleccionada y analizada la información, se procederá a la formulación de conclusiones y recomendaciones, las cuales se pretende que sean útiles para el lector y especialmente las empresas que están tomando en cuenta llevar a cabo el proceso de la fusión.

CONCLUSIONES Y RECOMENDACIONES

La fusión de sociedades es la unión de 2 o más empresas (fusionadas) en una sola entidad económica (fusionante), dando como resultado el control sobre los activos u operaciones de las fusionadas. Se clasifican en 2 tipos; Fusión por incorporación o absorción y Fusión por integración o acumulación, en la primera es mediante el intercambio de acciones, en la que una de las sociedades sobrevive y la otra desaparece, en la de integración se da cuando 2 o más empresas se unen para dar origen a una nueva sociedad, desapareciendo las anteriores, así como también se cancelan las acciones. Con las fusiones se pueden encontrar grandes ventajas, ya que crean economías a escala y alcance, así como una mayor eficiencia, además de que no se requieren grandes desembolsos de efectivo, ni fuertes endeudamientos para su realización. Así mismo existen ciertas desventajas de esta operación como por ejemplo en lo laboral, si no existe una buena comunicación entre directivos y empleados de las empresas fusionadas, puede ocasionar conflictos por la pérdida de control, así como también cambios en la forma de trabajo.

No es posible determinar todos los factores que llevan al fracaso las fusiones, pero es muy importante para que una fusión resulte exitosa llevar a cabo todas las fases del proceso de la fusión, ya que van ligadas unas con otras, como son la Planificación Estratégica, Organización, Búsqueda, Análisis y Oferta, Integración, Transición y Negociación y Cierre, ya que con ellas se conocerá a fondo primeramente a la empresa con la que se quiere llegar a fusionar, así también como para establecer una estrategia para una eficaz transición e integración, es por ello que es necesario realizar una valoración de la operación a realizar por lo que es recomendable que sea por medio de un especialista en el área y además después de finalizada la operación no se debe descuidar la administración ni los empleados, ya que si se descuidan estos puntos importantes podrían surgir conflictos internos como la falta de comunicación, los métodos de trabajo, etc. y estos son también algunos casos que dan origen al fracaso de fusiones. El proceso de la Fusión está regulada por La Ley general de Sociedades Mercantiles, e inicia con el común acuerdo de cada sociedad, firmando un convenio de fusión, el siguiente paso será la inscripción de los acuerdos sobre la fusión en el Registro Público de Comercio, además de su publicación en el periódico oficial del domicilio de las sociedades.

Para que una fusión no se considere enajenación será necesario que se cumplan ciertos requisitos como lo señala el artículo 14-B del CFF, primero se presentará un aviso de fusión ante la autoridad fiscal mediante un escrito libre, que debe ser presentado por la sociedad que surja o subsista, y que sea dentro del mes siguiente a la fecha en que se llevó a cabo la fusión, otro requisito importante es que con posterioridad a la fusión, además deberán continuar realizando las actividades que realizaban las sociedades antes de la fusión, durante un periodo mínimo de 1 año inmediato posterior a la fecha en la que surta efectos la fusión y por último que la sociedad que subsista, o que surja por la fusión, presente las declaraciones de impuestos que correspondan por las sociedades fusionadas, corresponden por el término de fusión. En el proceso de la fusión, la participación de los accionistas, no afecta ni para la fusionante ni para la fusionada, ya que pasan con el mismo monto de sus aportaciones que tenían las sociedades antes de fusionarse, porque de igual manera aumenta el capital social. Una ventaja importante que se tiene con este beneficio del art 14-B del CFF, es que se evita el proceso legal que conlleva la liquidación de una empresa, los trámites, así como los costos muy elevados en los que incurren. Por medio de la fusión se da la adquisición de activos de una manera más fácil y rápida.

Otro punto muy importante por resaltar es que dentro de la fusión, no se podrá transferir las pérdidas fiscales pendientes de amortización de una sociedad a otra, ya que dichas pérdidas esta previsto en ley que únicamente es a favor de quien las genere, tal como lo menciona el artículo 61 LISR “El derecho a disminuir las pérdidas fiscales es personal del contribuyente que las sufra y no podrá ser transmitido a otra persona ni

como consecuencia de fusión.” Las sociedades que se fusionan se encuentran obligadas a dictaminar sus estados financieros conforme al artículo 32-A CFF, igualmente la sociedad que subsista o surja por la fusión se deberá dictaminar además por el ejercicio siguiente. Existen muchas razones para utilizar las fusiones, cuando las empresas se combinan, permite reducir los costos de la empresa, el del flujo de ingresos y aumenta los beneficios, y en las empresas transnacionales la diversificación geográfica, así como la transferencia de recursos. Al realizar la fusión, se combinan los esfuerzos para la elaboración de un producto, en algunas ocasiones a un mejor costo, y todo esto permite un mayor crecimiento de la empresa. Es por ello que al optar por esta herramienta, será necesario realizar el análisis de la fusión, con el cual determinará si podrá considerar la fusión de sociedades como una operación que traerá beneficios o no.

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BIOGRAFIA

María del Mar Obregón Angulo es Maestra en Contaduría por la Universidad Autónoma de Baja California. Profesora Titular Nivel B de tiempo completo en la Universidad Autónoma de Baja California, adscrita a la Facultad de Ciencias Administrativas y Sociales . Se puede contactar en la Facultad de Ciencias Administrativas y Sociales, Boulevard de los lagos y Boulevard Sánchez Zertuche sin numero Ensenada Baja California, México, Correo electrónico

Marina Aguilar García es Maestro en Contaduría por la Universidad Autónoma de Baja California. Se puede contactar en la Facultad de Ciencias Administrativas y Sociales, Boulevard de los lagos y Boulevard Sánchez Zertuche sin numero Ensenada Baja California, México, Correo electrónico

Santiago Alejandro Arellano Zepeda es Maestro en Impuestos por el Centro de Enseñanza Técnica y Superior. Profesor Asociado Nivel C de tiempo completo en la Universidad Autónoma de Baja California, adscrito a la Facultad de Ciencias Administrativas y Sociales. Se puede contactar en la Facultad de Ciencias Administrativas y Sociales, Boulevard de los lagos y Boulevard Sánchez Zertuche sin numero Ensenada Baja California, México, Correo electrónico

Julio Octavio Blas Flores es Maestro en Contaduría por la Universidad Autónoma de México. Profesor Titular Nivel B de tiempo completo en la Universidad Autónoma de Baja California, adscrita a la Facultad de Contaduría y Administración . Se puede contactar en la Facultad de Contaduría y Administración, Boulevard de los lagos y Boulevard Sánchez Zertuche sin numero Ensenada Baja California, México, Correo electrónico jblas@uabc.edu.mx

EL RÉGIMEN DE INCORPORACIÓN FISCAL COMO MEDIDA DE DESARROLLO ECONÓMICO EN MÉXICO

Martha Sheila Gómez González, Universidad de Guadalajara
Mónica Araceli Reyes Rodríguez, Universidad de Guadalajara

RESUMEN

A partir del ejercicio de 2014 con la nueva Ley del Impuesto Sobre la Renta se establece el nuevo régimen de Incorporación Fiscal, el cual sustituye al Régimen de Pequeños Contribuyentes y al Régimen Intermedio de las Actividades Empresariales. Este nuevo régimen es el punto de partida para que quienes se dedican a actividades económicas en el sector informal, buscando con ello la integración al Registro Federal de Contribuyentes y generando, de manera transversal, efectos económicos en los demás contribuyentes. En la presente investigación se realizará un análisis a este nuevo régimen y su comparación con los regímenes anteriores, así como los beneficios fiscales otorgados por el Gobierno Federal a fin de incentivar a la inscripción y los resultados que se han obtenido desde la creación del nuevo régimen a la fecha.

PALABRAS CLAVE: Incorporación Fiscal, Tributación, Reformas Fiscales

FISCAL REGIMEN INCORPORATION AS A MEASURE OF ECONOMIC DEVELOPMENT IN MEXICO

ABSTRACT

In the year fiscal 2014, with the new tax law is created the new regime Income Tax Incorporation, which replaces the Regime of Small Taxpayers and Intermediate Regime of business activities. This new system is the starting point for those engaged in economic activities in the informal sector, thereby seeking to integrate the Federal Tax and generating, in a cross-economic effects on other taxpayers. In this research an analysis of the new scheme and the comparison with previous schemes and tax benefits granted by the Federal Government to encourage enrollment and results that have been obtained since the creation of the new regime will take to date.

JEL: K3, M40, M48

KEYWORDS: Fiscal Incorporation, Taxation, Tax Reforms, Economic Development

INTRODUCCIÓN

Según un estudio efectuado por el INEGI (2014) para el año 2012 la medición de la Economía Informal mostró que 25.0% del PIB es informal y se generó por 59.8% de la población ocupada en condiciones de informalidad. Asimismo, que 75.0% del PIB lo generó el Sector Formal con 40.2% de la población ocupada formal. Es decir que por cada 100 pesos generados de PIB del país, 75 pesos lo generaron el 40% de ocupados formales, mientras que 25 pesos los generan el 60% de ocupados en informalidad. Del citado 25.0% de la Economía Informal, en 2012, 10.8% corresponde al Sector Informal, es decir, a aquellos negocios no registrados de los hogares dedicados a la producción de bienes o servicios. De igual manera, el 14.2% corresponde a las otras modalidades de la Informalidad, que refieren a todo trabajo que aún y cuando labora para unidades económicas distintas a las de los micro negocios no registrados, no cuenta con el amparo del marco legal e institucional. La evasión fiscal por parte de este sector constituye una fuente potencial de ingresos para la economía nacional, la inadecuada fiscalización y el exceso de regulaciones y trámites burocráticos, han hecho de la economía informal una alternativa de subsistencia ante la falta de

fuentes de empleo. En aras de evitar que el comercio informal siga aumentando y que además, este mismo se convierta en comercio formal, el Gobierno Federal ha realizado entre otras actividades, modificaciones a las leyes fiscales. La principal modificación efectuada ha sido la creación del Régimen de Incorporación Fiscal en la nueva Ley del Impuesto sobre la Renta (LISR) publicada en el Diario Oficial de la Federación el día 11 de diciembre de 2013 para entrar en vigor a partir del 1° de enero de 2014, buscando con esta reforma aumentar el padrón de contribuyentes con un régimen que, como su nombre lo indica, incorporará nuevos contribuyentes otorgándole beneficios que estimulen su inscripción y permanencia.

REVISIÓN LITERARIA

Es en el Artículo 31 fracción IV de la Constitución Política de los Estados Unidos Mexicanos donde se establece la obligatoriedad para contribuir al pago de contribuciones, el cual a la letra dice: “Contribuir para los gastos públicos, así de la Federación, como del Distrito Federal o del Estado y Municipio en que residan, de la manera proporcional y equitativa que dispongan las leyes”. Es de este apartado donde se desprende el origen de las leyes fiscales, que hablando del Régimen de Incorporación Fiscal, su regulación corresponde a la ley del ISR. El Régimen de Incorporación Fiscal sustituye, por llamarlo de alguna forma, al Régimen de Pequeños Contribuyentes, regulado en el la Sección III del Capítulo II, Título IV de las Personas Físicas, de la ley del ISR abrogada el 31 de diciembre de 2013. El Régimen de Pequeños Contribuyentes surgió de la necesidad de ofrecer un mayor grado de simplicidad a aquellos contribuyentes con bajo nivel de ingresos y una reducida capacidad administrativa, más sin embargo, no contemplaba acciones a efecto de incorporar al comercio informal a la formalidad.

Era el Artículo 137 de la abrogada Ley, el que establecía que las personas físicas que realizaran actividades empresariales, que únicamente enajenaran bienes o prestaran servicios al público en general, y que sus ingresos en el ejercicio no hubieran excedido la cantidad de \$2'000,000.00 podían tributar en el Régimen de Pequeños Contribuyentes. La determinación de este impuesto conforme a Ley de realizaba de forma mensual restando a la totalidad de los ingresos obtenidos en el mes cuatro salarios mínimos del área geográfica del contribuyente elevados al periodo, y por la diferencia aplicar la tasa del 2%, el resultado así determinado sería el ISR a pagar del bimestre. Como obligaciones a cumplir por parte de estos contribuyentes se tenían las siguientes:

Solicitar su inscripción en el Registro Federal de Contribuyentes

Conservar comprobantes que reúnan requisitos fiscales, por las compras de bienes nuevos de activo fijo que usaran en su negocio cuando el precio fuera superior a \$2,000.00

Llevar un registro de sus ingresos diarios.

Entregar a sus clientes copias de las notas de venta y conservar originales de las mismas por las operaciones que realizaran.

Presentar declaraciones mensuales de pago del ISR.

Aun cuando este régimen se encontraba regulado por una ley federal, buscando que las Entidades Federativas tuvieran una mayor intervención dentro del esquema de recaudación, se les otorgó por medio de convenios de colaboración administrativa la facultad para que fueran éstos quienes se encargaran de administrar y recaudar las contribuciones de estos contribuyentes. A partir de estos convenios se establecen facilidades a los contribuyentes a fin de pagar el impuesto de acuerdo cuota determinada según los ingresos obtenidos por el pequeño contribuyente, pero además con una periodicidad bimestral y no mensual, como lo establecía la Ley. Más sin embargo, la OCDE (2011) señala que México debería reevaluar los costos y beneficios de sus numerosos regímenes tributarios especiales para las empresas. Los costos y beneficios de todos los regímenes tributarios especiales para las empresas deberían evaluarse con atención, y sólo mantener aquellos que comprueben su eficiencia... En particular, existen razones para reevaluar el régimen especial para los pequeños contribuyentes (REPECO), que actualmente administran los estados, y reconsiderar su diseño. A pesar de que la exención fiscal en el REPECO es muy generosa, de acuerdo con

un estudio reciente, estas empresas evaden 95% de sus obligaciones tributarias, lo que indica que los estados deben intensificar sus esfuerzos recaudatorios. Aunado a esto, el Centro de Estudios Estratégicos del Instituto Tecnológico de Monterrey, realizó en el año 2011 una investigación respecto a la evasión de los pequeños contribuyentes con el objetivo general del estudio de estimar el monto de la evasión fiscal nacional en este régimen; en términos porcentuales se aprecia que la tasa de evasión fiscal de los REPECOS es muy grande para todas las entidades federativas. Como ejemplo se tiene el año 2010, en el cual prácticamente todas las entidades federativas presentaron tasas de evasión arriba del 90%. Para este año las entidades con las más altas tasas de evasión fueron Estado de México (98.6%), Morelos (98.5%), Distrito Federal (97.6%), Nuevo León (97.4%) y Oaxaca (97.4%), mientras que las entidades con la menor tasa de evasión en 2010 fueron Baja California Sur (92.5%), Querétaro (92.3%), Colima (91.7%), Zacatecas (90.5%), San Luis Potosí (90.3%) y Baja California (80.6%). Recomienda la OCDE (2013) que México debe fortalecer la aplicación de impuestos para el régimen de pequeños comercios y considerar una recalificación después de algunos años o una cláusula de caducidad, recomendación que fue considerada en el 2013 al proponer la eliminación del Régimen de Pequeños Contribuyentes y la creación del Régimen de Incorporación Fiscal.

Establecido en los Criterios Generales de Política Económica 2014 (2013) la complejidad en el pago de impuestos resulta particularmente onerosa para las empresas más pequeñas, para las cuales el costo administrativo de las disposiciones fiscales es proporcionalmente más elevado... La Reforma Social y Hacendaria propone la creación de un Régimen de Incorporación, que sustituirá a los Regímenes Intermedios y de REPECOS, para que las empresas accedan a la formalidad. El Régimen propuesto está diseñado para que participen en él, las personas físicas con actividad empresarial con capacidad administrativa limitada... El Régimen de Incorporación preparará a los contribuyentes para una eventual inserción en el régimen general para fines tributarios y de seguridad social. Con ese fin, los contribuyentes que participen recibirán descuentos en el pago de sus impuestos y de sus contribuciones de seguridad social durante los primeros años, a cambio del cumplimiento de obligaciones de información fiscal. En la Iniciativa de Decreto por la que se expide la Ley del Impuesto sobre la Renta presentada por el Ejecutivo Federal a la Cámara de diputados para 2014 se señala:

“Uno de los objetivos prioritarios de las políticas de la presente Administración consiste en alcanzar un incremento generalizado de la productividad, en el que participen todos los sectores de la población. Ello obedece a que solamente por esa vía será posible incrementar sostenidamente la capacidad de crecimiento de largo plazo de la economía mexicana. A su vez, elevar el potencial de crecimiento económico representa una precondition indispensable para mejorar el bienestar de la población y reducir la pobreza de manera acelerada.

La facilidad en el cumplimiento del pago de impuestos representa un factor esencial para que los negocios que se van creando en una economía, particularmente los de menor escala, se incorporen de inmediato a la formalidad en la esfera tributaria. Considerando lo anterior, una de las principales medidas que contiene la presente Iniciativa de Reforma Hacendaria es la sustitución de diversos regímenes fiscales aplicables a las personas físicas con actividades empresariales por un solo régimen, el Régimen de Incorporación.

A través del Régimen de Incorporación se pretende que las personas físicas con actividades empresariales y que prestan servicios inicien el cumplimiento de sus obligaciones fiscales en un esquema que les permita cumplir fácilmente con sus obligaciones tributarias. La participación en el Régimen de Incorporación traerá aparejado el acceso a servicios de seguridad social. De esta forma, se creará un punto de entrada para los negocios a la formalidad, tanto en el ámbito fiscal como en el de la seguridad social.”

A partir de esta reforma y con estos argumentos se crea el Régimen de Incorporación Fiscal con las siguientes características:

Tabla 1: Elementos del ISR En el Régimen de Incorporación Fiscal

Sujeto	Personas físicas que realicen únicamente actividades empresariales, que enajenen bienes o presten servicios por los que no se requiera para su realización título profesional, siempre que los ingresos propios de su actividad empresarial obtenidos en el ejercicio inmediato anterior, no hubieran excedido de la cantidad de dos millones de pesos.
Objeto	Las actividades empresariales o la prestación de servicios
Base	Restando de la totalidad de los obtenidos las deducciones autorizadas, las erogaciones efectivamente realizadas en el mismo periodo para la adquisición de activos, gastos y cargos diferidos y la participación de los trabajadores en las utilidades de las empresas pagada en el ejercicio.
Tasa o Tarifa	Tarifa bimestral progresiva (Tabla 2)
Periodicidad de pago	Pago definitivo bimestral, a más tardar el día 17 de los meses de marzo, mayo, julio, septiembre, noviembre y enero del año siguiente

En esta tabla se muestran las principales características del Régimen de Incorporación Fiscal establecidas en la Ley del Impuesto sobre la Renta.
Fuente: Elaboración propia.

De acuerdo a lo que se establece en la Ley respectiva, no pueden tributar en el Régimen:

- Los socios, accionistas o integrantes de personas morales o cuando sean partes relacionadas
- Los contribuyentes que realicen actividades relacionadas con bienes raíces, capitales inmobiliarios, negocios inmobiliarios o actividades financieras
- Las personas físicas que obtengan ingresos por concepto de comisión, mediación, agencia, representación, correduría, consignación y distribución, salvo tratándose de aquellas personas que perciban ingresos por conceptos de mediación o comisión y estos no excedan del 30% de sus ingresos totales.
- Las personas físicas que obtengan ingresos por concepto de espectáculos públicos y franquiciatarios.
- Los contribuyentes que realicen actividades a través de fideicomisos o asociación en participación.

Tabla 2: Tarifa Para el Cálculo Del ISR En el Régimen de Incorporación Fiscal

Límite inferior	Límite Superior	Cuota fija	Porcentaje para aplicarse
\$	\$	\$	\$
.01	992.14	0.00	1.92%
992.15	8,410.82	19.04	6.40%
8,420.83	14,798.84	494.48	10.88%
14,798.85	17,203.00	1,188.42	16.00%
17,203.01	20,596.70	1,573.08	17.92%
20,596.71	41,540.58	2,181.22	21.36%
41,540.59	65,473.66	6,654.84	23.52%
65,473.67	125,000.00	12,283.90	30.00%
125,000.01	166,666.66	30,141.80	32.00%
166,666.67	500,000.00	43,475.14	34.00%
500,000.01	En adelante	156,808.46	35.00%

En esta tabla se muestra la Tarifa que deben aplicar los contribuyentes del Régimen de Incorporación Fiscal para determinar el ISR bimestral.
Fuente: Artículo 110 LISR 2014

Como se estableció en la exposición de motivos por parte del Ejecutivo Federal, este régimen considera una reducción del ISR determinado, con el objeto de estimular a las personas físicas a registrarse en el registro federal de contribuyentes en este régimen. Se establece que para el primer año la reducción será por el 100% del ISR determinado, y se disminuirá en un 10% cada año subsecuente, de forma que al llegar al año 10 la reducción será del 10% y a partir del año 11 el contribuyente ya no podrá tributar en el Régimen de Incorporación Fiscal, sino que deberá tributar conforme al régimen de personas físicas con actividades empresariales y profesionales. Es importante señalar que tratándose de este régimen, ya no son las Entidades Federativas las responsables de administrar a estos contribuyentes, sino que la autoridad es directamente el Servicio de Administración Tributaria (SAT), y con el fin de incentivar aún más a quienes se encuentran en la informalidad. El pasado 8 de septiembre, el Ejecutivo Federal puso en marcha el Programa “Crezcamos Juntos”, que incluye acciones para fomentar la integración a la formalidad fiscal, consistente en apoyos fiscales, de seguridad social y de capacitación laboral, basado en tres premisas fundamentales:

La primera, combatir la informalidad de manera integral, transversal, la segunda la innovación, para generar incentivos dirigidos a quien hoy decide estar en la informalidad, como el Régimen de Incorporación Fiscal y el Régimen de Incorporación a la Seguridad Social, y la tercera, la comunicación en todos los niveles, en todo el país, para que se conozcan los beneficios, se comprendan los mecanismos y reciban la asesoría para ser formales.

En términos generales, el Programa para los contribuyentes que se integren al Régimen de Incorporación Fiscal, según las declaraciones del Presidente contempla el acceso a los servicios médicos y sociales del IMSS para el dueño del negocio y para sus empleados; pensión para el retiro y créditos a la vivienda, apoyos económicos a los pequeños empresarios a través del Instituto Nacional del Emprendedor; créditos baratos para los negocios y sus empleados, gracias a las garantías que otorgará Nacional Financiera, y acceso a los programas de capacitación en el trabajo mediante la Secretaría del Trabajo y Previsión Social. El documento relativo a este programa se publicó en el Diario Oficial de la Federación el día 10 de septiembre de 2014. Se trata de un Decreto por el que se otorgan beneficios fiscales a quienes tributen en el Régimen de Incorporación Fiscal, el cual entrará en vigor el 1° de enero de 2015.

Dentro de los principales aspectos que se consideran cabe destacar los siguientes: la aplicación de porcentaje para determinar Impuesto al valor agregado y del Impuesto especial sobre producción y servicios para quienes realicen actividades gravadas por estos impuestos, así como una reducción generalizada de ambos impuestos para quienes realicen operaciones con el público en general en la misma proporción que la establecida en la Ley del Impuesto sobre la Renta. Así mismo, para quienes en el ejercicio fiscal sus ingresos no rebasen de cien mil pesos se aplicará una reducción del 100%, motivando con ello a los contribuyentes con poca capacidad económica a registrarse en el régimen, por último facilitar el cálculo de los impuestos, ya que bastará con que especifiquen dos datos: la actividad a la que se dedican y el monto de sus ingresos y con ello se determinarán los impuestos a cargo del contribuyente.

METODOLOGÍA

La investigación que se presenta es de corte cualitativo, es un estudio descriptivo de tipo documental. Los pasos aplicados fueron la revisión de publicaciones sobre el tema de estudio. Posteriormente se analizó la normatividad que regula el Régimen de Incorporación Fiscal. Con base en la revisión literaria se pudo identificar el marco referencial y jurídico. Se llevó a cabo un análisis de la Sección II del Capítulo II del Título IV de la Ley del Impuesto sobre la Renta 2014, así como un comparativo con la Sección III del Capítulo II de la Ley del ISR 2013. El análisis realizado permitió elaborar conclusiones que se presentan.

RESULTADOS

En el Primer Informe de Acciones y resultados de la mesa de combate a la ilegalidad del periodo de Enero-Julio 2014 presentado por la Secretaría de Hacienda y Crédito Público, se señala que al 31 de julio de este mismo año se incorporaron más de 700 mil contribuyentes al Régimen de Incorporación Fiscal, para llegar a un total de 4'239,904 contribuyentes activos del RIF, que incluye a 3'886,294 contribuyentes que fueron migrados del extinto Régimen de Pequeños Contribuyentes. A partir de estos datos se puede observar un incremento del 9.09% de contribuyentes registrados durante los primeros siete meses de 2014. A esta misma fecha, los contribuyentes de este régimen emitieron más de 3 millones de facturas electrónicas con la herramienta electrónica Factura Fácil, y en la aplicación de Mis Cuentas se registraron más de 3 millones de operaciones de Gastos y casi 2 millones de operaciones de Ingresos, algo que con el Régimen de Pequeños Contribuyentes no se cumplía, ya que no podían expedir comprobantes fiscales denominados facturas, y no contaban con una herramienta que facilitara la presentación de las declaraciones. En el mes de julio se liberó la aplicación para que este sector presentara su declaración del primer bimestre del 2014; se recibieron más de 2 millones de declaraciones de contribuyentes que en su mayoría nunca habían declarado. En términos monetarios, según el SAT, se espera recaudar en 2014 por parte de estos

contribuyentes, 14,000 millones de pesos por concepto de ISR y 1,200 millones por concepto de IVA, de los cuales, el ISR les será “devuelto” para utilizar en reinversiones o gastos, mientras que en 2013, con el Régimen de Pequeños Contribuyentes se recaudaron 3,490 millones de pesos, por lo cual se estima una recaudación 400% mayor en este año. Para el año 2015, y con base a las declaraciones presentadas a julio del presente, se espera recaudar más de 132 millones de pesos.

CONCLUSIONES

Para simplificar y promover la formalidad de las personas físicas se estableció el régimen de incorporación, fomentando principalmente a los contribuyentes informales a regularizar su situación fiscal. Se considera con esta modificación incrementar sostenidamente la capacidad de crecimiento de largo plazo de la economía mexicana. Con el Régimen de Incorporación Fiscal, se espera incorporar a contribuyentes que buscan cumplir con sus obligaciones, pero que la complejidad de las leyes tributarias les impedía regularizar su situación fiscal, aumentando con ello así la base de contribuyentes, haciendo más equitativo el sistema y generando una percepción de mejores condiciones para aquellos contribuyentes cumplidos. Con el beneficio de la reducción del ISR hasta por el 100% en el ejercicio y efectuado los pagos bimestrales a través de una herramienta proporcionada por la autoridad fiscal en el portal de Internet del SAT, se dará cumplimiento de forma fácil y oportuna. El problema que se presenta es que muchos de estos contribuyentes no saben leer ni escribir, ni disponen de los medios informáticos para poder hacerlo, lo cual se convierte en una limitante, aunado a los comerciantes que viven en zonas donde no se dispone de servicio de Internet.

Que la autoridad fiscal capte este tipo de contribuyentes generará, como ya se mencionó, una ampliación en la base de los contribuyentes, que si bien, no pagarán impuestos por la aplicación de las tasas de reducción del ISR si generará de forma transversal un incremento en la tributación por parte de los contribuyentes de otros regímenes, al ser proveedores de bienes o servicios de estos nuevos contribuyentes al existir la obligación, que no existía en el Régimen de Pequeños Contribuyentes, de aplicar deducciones a los ingresos obtenidos para determinar la base del impuesto, lo cual obligará a la expedición de facturas a los proveedores antes mencionados, y con la facilidad, de que a través de la herramienta de Mis Cuentas podrán los contribuyentes objeto de este estudio expedir facturas simplificadas pero que tienen la misma validez que las facturas de los contribuyentes de otros regímenes. Estas facturas también contemplan el IVA y el IEPS en su caso, los cuales serán trasladados y en su caso pagados a la autoridad tributaria, incrementado la recaudación de estos impuestos indirectos.

Limitaciones

Las limitantes de esta investigación son la falta de resultados medibles respecto al funcionamiento del Régimen de Incorporación Fiscal, ya que los datos publicados por la autoridad fiscal corresponden solo al primer semestre del 2014 siendo insuficientes. De igual manera, sería conveniente que una vez obtenidos los resultados de por lo menos dos ejercicios (2014-2015) se pueda hacer un análisis más certero del funcionamiento del régimen, lo cual será objeto de posibles futuras investigaciones.

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BIOGRAFÍA

Martha Sheila Gómez González es Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos, S.C., Profesora Asociado de la Universidad de Guadalajara, Adscrita al Departamento de Contaduría Pública del Centro Universitario de la Costa Sur. Se puede contactar en Av. Independencia Nacional 151, Autlán de la Grana Jalisco, México, correo electrónico

Mónica Araceli Reyes Rodríguez es Doctora en Planeación Estratégica por la Universidad Popular Autónoma del Estado de Puebla, Profesora Asociado de la Universidad de Guadalajara, Adscrita al Departamento de Contaduría Pública del Centro Universitario de la Costa Sur. Se puede contactar en Av. Independencia Nacional 151, Autlán de la Grana Jalisco, México, correo electrónico

PROPUESTA DE VALOR DEL MODELO DE NEGOCIOS DE LAS PYME: UN ESTUDIO EN DIVERSOS SECTORES ECONÓMICOS DE COAHUILA

Víctor Manuel Molina Morejón, Universidad Autónoma de Coahuila

Manuel Medina Elizondo, Universidad Autónoma de Coahuila

María del Carmen Armenteros Acosta, Universidad Autónoma de Coahuila

Karen Miriam González Flores, Universidad Autónoma de Coahuila

Homero Martínez Cabrera, Universidad Autónoma de Coahuila

RESUMEN

Los últimos trabajos investigativos en torno a las Pequeñas y Medianas Empresas (PYME) han permitido lograr un mayor conocimiento de sus características y relaciones con el entorno económico, no obstante, siguen necesitadas de fundamentos y acciones estratégicas para la toma de decisiones. Por ello el objetivo del trabajo es el análisis del comportamiento de la diferenciación de los modelos de negocios según los sectores económicos del Estado de Coahuila. La metodología contempla un estudio documental y validación empírica, mediante una encuesta de percepción de los directivos de 349 PYME del Estado de Coahuila. Los resultados muestran dentro del modelo de negocio las percepciones de los directivos acerca de las diferencias en los atributos de sus productos, servicios y negocios con la competencia por sectores económicos, se emplea el coeficiente de correlación de Spearman para determinar los contrastes de hipótesis entre los atributos.

PALABRAS CLAVES: Modelo de Negocio, Diferenciación de Productos y Negocio, Propuesta de Valor, PYME

JEL: 041

THE VALUE PROPOSITION OF THE BUSINESS MODEL FOR SMES: A STUDY IN DIFFERENT ECONOMIC SECTORS OF COAHUILA

ABSTRACT

Recent research work around the Small and Medium Enterprises (SMEs) have led to a better understanding of their characteristics and relationships with the economic environment, however, are in need of fundamentals and strategic actions for decision making. Thus, the aim of this paper is to analyze the behavior of differentiating business models according to economic sectors where employers surveyed in the state of Coahuila by Business Lab at the Universidad Autonoma de Coahuila perform which is a virtual site that offers an online diagnostic available to any owner of an SME entrepreneur. The methodology includes a desk study and empirical validation, through a survey of 349 managers of MSMEs in the State of Coahuila. The results show in the business model of managers' perceptions about the differences in the attributes of their products, services and business competition for economic sectors, the Spearman correlation coefficient was used to determine the hypothesis contrasts between attributes, conclusions and the recommendations that are offered.

KEYWORDS: Business Model, Product Differentiation and Business, Value Proposition, Smes

INTRODUCCIÓN

Los últimos trabajos investigativos en torno a las Pequeñas y Medianas Empresas (PYME) han permitido lograr un mayor conocimiento de sus características y relaciones con el entorno económico. No obstante, las PYME siguen necesitadas de fundamentos y acciones estratégicas y operativas que, de forma continua, pongan de manifiesto las oportunidades y las posibles estrategias para la toma de decisiones. Como parte de los esfuerzos en el contexto mexicano para el estudio sistemático de las PYME, se creó el Laboratorio Empresarial en la FCA- UAdeC con el propósito de diagnosticar y proponer soluciones que les permita a las PYME facilitar la adquisición de conocimientos, habilidades y capacidades que contribuyan a su éxito y competitividad. Además constituye un sustento de la Red de Cooperación Innovativa bajo un Modelo de Triple Hélice y fuente de información para al aprendizaje en el área de administración para estudiantes de licenciatura y postgrado. De esta manera, la universidad se convierte en un pilar importante para brindar a la PYME herramientas que le permitan adecuar sus estrategias, estructura organizativa y su forma de gestión al entorno dinámico de la economía actual.

Entre las actividades del Laboratorio se encuentra, mediante un servicio científico técnico de la universidad, ofrecer un instrumento de auto diagnóstico empresarial, con enfoque de administración estratégica, del Modelo de Negocios de las PYME, on line o presencial; identificar las áreas de oportunidad que contribuyen a incrementar de forma sostenible la competitividad empresarial y fomentar una cultura innovadora y de cooperación sustentado en el Modelo de Triple Hélice de la interacción universidad – empresa – gobierno, en un contexto de compromiso social.

Entre sus resultados se halla la indagación empírica en la que participaron 212 PYME de diversos sectores económicos del Estado de Coahuila con el fin de determinar la percepción de los empresarios/gerentes sobre el Modelo de Negocio (MN), en el periodo 2010-2012 y el auto diagnóstico realizado de manera online del 2012 al 2013. En (Molina, Armenteros, & López, 2014) se analizan –entre otras- las respuestas acerca de cómo los directivos perciben que sus productos, servicios y negocio se diferencian de la competencia. Los resultados indican que los precios y la calidad son los atributos diferenciadores con mayor impacto en productos y servicios y en cambio la marca, postventa, innovación y diseño obtienen los valores más bajos. Así mismo en la diferenciación del negocio resaltan el equipamiento y formas de pago y con menor valor los sistemas de innovación, uso de las TIC y cadena de distribución, entre otros. Los autores continúan la investigación antes citada y presentan en este artículo los atributos que más diferencian los productos, servicios y negocios de las PYME, pero esta vez en función del sector de la economía al que pertenecen, procesan estadísticamente los resultados de 349 respuestas, al ampliar la participación de empresarios con respecto al 2013, validan las hipótesis de la investigación y muestran cómo abrir nuevos espacios para la investigación de Modelos de Negocios mediante su flexibilización para lograr que sus diseños no sean generales, sino particularizados según el sector de la economía.

REVISION DE LITERATURA

Prahalad & Ramaswamy (2004) afirman que los modelos de negocio del futuro están basados en la co-creación de valor y creación de redes de experiencias. La co-creación de valor, aporta una nueva dinámica a la relación productores/consumidores, involucrando a los consumidores en cualquier etapa de la cadena de valor. De ahí la importancia de la diferenciación de los productos/servicios como indicador de la propuesta de valor diferenciadora de los modelos de negocio, aspecto que será objeto de estudio en diversos sectores de las PYME. Es importante recalcar que Puhakainen y Malinen (2009) aseguran que los modelos de negocio estáticos pueden ser peligrosos. Los modelos de negocio existentes pueden y deben ser adaptados al contexto estratégico de la PYME como un proceso dinámico y continuo, en lugar de la creación de un artefacto, dicho proceso debe producir varias sub estructuras en lugar de un modelo estático. En su trabajo sobre la innovación de los modelos de negocio Chesbrough (2007) describe el valor de integrar un

modelo de negocio dinámico, argumentando la importancia de los modelos de negocio en la formación y crecimiento de las empresas y el papel crítico de las capacidades dinámicas en competitividad de las empresas actuales. Habitualmente el trabajo sobre modelos de negocio se basa en conceptualizaciones estáticas de sus elementos y de las interrelaciones entre estos y con el exterior. No se pueden olvidar aspectos dinámicos que resultan decisivos para el desarrollo y el éxito final de nuevos modelos (Matarranz, A. 2011). La innovación de un modelo dinámico, apropiado permitirá a las PYME como señala Teece, Pisano y Shuen (2011), la capacidad de integrar, construir y reconfigurar competencias internas y externas para hacer frente rápidamente a los cambios del entorno.

Si profundizamos más en este aspecto –tema central de este artículo- vemos que en la arquitectura de los modelos de calidad, de los modelos de competitividad y de los modelos de negocios están presente un conjunto de componentes y elementos a partir de los cuales se formulan preguntas con el fin de lograr que el empresario conozca qué tan bien o mal está manejando su negocio. Algunos modelos, más elaborados, pueden incluso darle al empresario una valoración acerca de cómo anda su negocio con respecto a sus competidores y qué debe mejorar para lograr ser más competitivo. Uno de estos modelos es el del Laboratorio Empresarial de la FCA Torreón (Molina, V, et al, 2014), en el cual se le pregunta a los directivos (on line) acerca del diseño de su modelo de negocio y se le dan –a partir de sus respuestas- estrategias de actuación para lograr un mejor desempeño.

Dos de las preguntas se formulan en los siguientes términos: ¿en qué se diferencian sus producto/servicio de la competencia? y ¿en qué se diferencia su negocio de la competencia? Para responder la primera pregunta se le presentan diez atributos o características como son Calidad; Exclusividad; Garantías; Innovación permanente; Marca; Plazo de entrega; Precios; Presentación (diseño industrial); Protección al medio ambiente y Servicio post-venta y para responder la segunda se le pregunta sobre Canales de Distribución; Equipamiento e instalaciones; Flexibilidad para responder a los cambios; Logística; Sistema de Investigación & Desarrollo; Rendimiento (eficiencia) de la Planta de Producción; Seguridad; Ubicación Geográfica; Uso de las TIC's en los procesos clave y Volumen de producción. Al observar las respuestas de los empresarios los autores denotan variaciones sensibles en función del sector económico al que pertenecen los encuestados por lo que se puede inferir que sea incorrecto dirigir preguntas similares a empresas de diferentes sectores y lo que es aún más incorrecto, dar iguales recomendaciones de actuación a empresas de diferentes sectores.

METODOLOGÍA

El diseño de la investigación comienza con un estudio documental dada la poca información que existe publicada acerca de las respuestas que directivos de las PYME han dado sobre las características de sus modelos de negocios; para elaborar el estudio se aplicó el método de investigación descriptiva para recolectar datos a partir de las respuestas brindadas por los gerentes de 349 PYME mediante entrevista estructurada en agosto-octubre del 2012, y por el cuestionario capturado on line por el Laboratorio Empresarial del 2012 al 2014. Finalmente el estudio es correlacional lográndose contrastar las hipótesis estadísticas de la investigación. Para la contrastación de hipótesis se emplea el Test Exacto de Fisher como procedimiento válido que permite conocer si hay diferencias en las respuesta de los empresarios cuando comparamos un mismo atributo diferenciador en dos sectores diferentes, ésta prueba permite analizar si dos variables dicotómicas están asociadas. Este test exige que al menos el 80% de las casillas tengan un valor esperado superior a 5, en este caso el 100% de las casillas cumple este requisito. El Test Exacto de Fisher no involucra la necesidad de calcular un Chi cuadrado para contrastarlo con un p de Tabla y por tanto la decisión de aceptar o rechazar la hipótesis nula (de no diferencias) se aplicará si el valor de Chi Cuadrado es mayor a 0,01 para un $\alpha = 1\%$; o mayor a 0,05 para un $\alpha = 5\%$. Posteriormente se aplica la Correlación de Spearman con la intención de investigar si existe o no alguna relación entre los atributos. La interpretación de coeficiente de Spearman es igual que la del coeficiente de correlación de Pearson, oscila

entre -1 y +1, indicándonos asociaciones negativas o positivas respectivamente; +0 (cero) significa no correlación pero no independencia.

RESULTADOS Y DISCUSIÓN

Diferenciación del Producto/Servicio

Como se aprecia, el atributo innovación permanente es el que acapara el mayor impacto, en este caso en el sector Servicios y el más destacado en el sector de Industria es el Plazo de Entrega. Del estudio descriptivo quizás erróneamente se pudiera inferir que el atributo precios es más destacado en la Industria que en el Servicio, o que el atributo Protección al Medio Ambiente o Servicio Post-Venta sea superior en Servicios que en Industria. He aquí un error que se pudiera generar si no se emplearán métodos de investigación estadísticos para determinar si realmente hay diferencias o no en los ejemplos relacionados. Como se recuerda, éste es uno de los objetivos de la presente investigación.

Diferenciación del negocio

Al igual que con el tema producto/servicio se han realizado análisis descriptivos para cada sector. En la Figura 2 se muestran las diferencias entre las respuestas de los empresarios acerca de en qué se diferencia su negocio de la competencia en estos dos sectores de la economía estudiados. Se destaca la percepción del sector Industria donde resaltan dentro de sus atributos diferenciadores los canales de distribución el volumen de producción, el rendimiento de la planta productiva y uso de las TICs. En los Servicios, la flexibilidad para asumir cambios, equipamiento e instalaciones, seguridad y ubicación geográfica aparentemente tienen los mayores impactos. Aquí también asalta la duda de si realmente hay diferencias en las percepciones de los empresarios de dos sectores diferentes ante un mismo atributo y es por ello que se debe recurrir a la contrastación de hipótesis.

Resultados del Contraste de Hipótesis Empleando Estadístico Exacto de Fisher

De los diez atributos que diferencian de sus competidores a los productos y servicios, sólo hay diferencias significativas con valor $p < 0,001$ en el atributo Plazos de Entrega y con una $p < 0,05$ en los atributos Garantía, Innovación y Calidad; con respecto a ésta última, analizamos que los servicios, a diferencia de los productos industriales, son generalmente inmateriales, por lo que el concepto de calidad ha tardado más en introducirse en las empresas de servicios que en las empresas industriales esta diferencia que le dan tanto los industriales como los de servicio al tema de Calidad fundamenta uno de los temas de esta investigación como es el tratar de manera diferente la calidad en el servicio y la calidad en la industria Concluyendo podemos afirmar que la hipótesis H01 se cumple para 6 de los 10 atributos. En el caso del contraste de Hipótesis para el Negocio, el único atributo que presenta un valor de significación con $p < 0,05$ es el referido al Volumen de Producción. El resto de los atributos no presenta diferencias significativas entre sectores lo que indica que aún se aplican estrategias similares a negocios diferentes y esta puede ser una de las causas de los reiterados fracasos y baja sobrevivencia de las PYME. Por ejemplo, todas las referencias estudiadas indican que los canales de distribución para la industria y para el servicio deben tratarse de manera diferente, dado que en la industria la distribución tiene un mayor impacto en el sistema de proveedores y en la mercadotecnia industrial, no así en el servicio donde el canal de distribución va más dirigido al usuario final que consumirá lo que genera nuestro negocio. Una interpretación equivalente se pudiera hacer en el tema de logística dado que la diferencia entre la Logística de servicios y la Logística de productos reside en gran medida en la naturaleza de los productos y servicios, (Chávez y Torres-Rabello 2014) puesto que una diferencia clave es que los productos son susceptibles de ser acumulados, mientras que los servicios no. Y continúan planteando estos autores que, en la Logística de productos los inventarios son clave, mientras que en la de Servicios lo es la capacidad: En la Logística de servicios la producción ocurre

simultáneamente a la entrega del servicio. Podemos afirmar que la hipótesis H02 se cumple para 9 de los 10 atributos

CONCLUSIONES

Los resultados obtenidos servirán como referencia para la elaboración de propuestas que contribuyan al diseño de Modelos de Negocios Flexibles adaptados a sectores específicos caracterizados por presentar elementos comunes (tamaño y antigüedad) con el fin de estimular el desarrollo de ventajas competitivas sistemáticas, para fomentar el crecimiento y el desarrollo económico, tecnológico y social en la región. Simplificar la incorporación de este tipo de MN es también uno de los objetivos futuros que se deberán cumplir. El equipo de investigadores del Laboratorio Empresarial, como perspectiva de la investigación, incorporará al modelo un enfoque dinámico, flexible e integral para obtener el resultado deseado una notoria mejora en la estructura y manejo de estos modelos.

Al priorizar dentro de la propuesta de valor las evidentes diferencias que se producen en los productos/servicios y negocios en dependencia del sector en que está ubicada la empresa se le da un mayor grado de confiabilidad a las respuestas de los empresarios lo que permitirá resolver los problemas del diseño de MN a través de estrategias específicas para cada sector; esto permitirá clarificar interna y externa la forma en que se pretende crear beneficios a los clientes, así como diferenciar las estrategias de comercialización y divulgación; esta diferenciación por sectores orientará de manera objetiva la toma de decisiones con enfoque al cliente. La contrastación de hipótesis vino a revelar que de los 20 atributos analizados, solo siete de ellos tienen diferencias en las percepciones de los empresarios, un análisis más profundo de este resultado se alejaría de los objetivos de este artículo pero forma parte de las investigaciones que el Laboratorio Empresarial lleva a cabo para ir progresivamente diseñando los Modelos de Negocios en función del sector donde se ubica la empresa.

No obstante, una breve reflexión nos llevaría a tener en consideración que estos siete atributos deben formularse de manera diferente en dependencia del sector en el que se ubique la empresa que accede a nuestra web para autodiagnosticar su modelo de negocios. Una situación concreta con el atributo canales de distribución (por ejemplo) sería preguntarle al empresario del sector industrial “como funciona su cadena de obtener aprovisionamiento, manufacturar, distribuir y si es necesario devoluciones del cliente o retornarlo al proveedor”, pero al empresario de una empresa de servicios no se le puede preguntar de igual forma porque el proceso manufacturar y distribuir ocurre simultáneamente”. Este simple detalle facilitará que ambos empresarios conozcan exactamente en su sector de que se trata el atributo canales de distribución....y así debería de ocurrir en estos primeros siete que han sido detectados como significativos. La contrastación de hipótesis a través de la correlación de Spearman revela un grupo importante de asociaciones entre diferentes atributos lo que abre una nueva línea de investigación –que se aleja del enfoque de este artículo-, no obstante, apuntamos que se destaca el impacto que presenta el atributo Plazo de Entrega en todos los sectores, al estar asociado con la exclusividad, la innovación, la marca y el medio ambiente, esto significa que cuando se analice este atributo en el autodiagnóstico del modelo de negocio hay que tener muy en cuenta los otros atributos con los que se relaciona en el momento de formular la pregunta del diagnóstico.

BIOGRAFIA

Para Contactar a Autor Principal: Universidad Autónoma De Coahuila, Campus Torreón.

SISTEMA DE VINCULACIÓN UNIVERSIDAD EMPRESA: VALIDACIÓN DE SU IMPACTO ECONÓMICO Y SOCIAL

Manuel Medina Elizondo, Universidad Autónoma de Coahuila

Leonor Gutiérrez González, Universidad Autónoma de Coahuila

Víctor Manuel Molina Morejón, Universidad Autónoma de Coahuila

José Daniel Barquero Cabrero, Escuela Superior Relaciones Públicas Empresariales, España

RESUMEN

Si en las últimas dos décadas del siglo pasado los aspectos de la relación universidad-empresa estuvieron más enfocados a la "concientización" del vínculo mutuo, en los momentos actuales se exige trabajar más en cuestiones de la aplicación concreta de esta vinculación y la evaluación de resultados. En este artículo se presentan diferentes enfoques y resultados prácticos alcanzados por los autores en donde se destacan las barreras que la universidad debe vencer para lograr una mejor vinculación así como los aspectos más importantes que vienen limitando desde la óptica de la empresa el lograr este vínculo. A partir de la percepción de 166 empresarios encuestados, se identifican y validan las variables más representativas mediante triangulación metodológica empleando Prueba de Kruskal Wallis y Análisis de Regresión, lo que permite entender un Modelo Conceptual a partir de esta selección de variables. Se valida un Sistema de Vinculación, demostrándose cómo éste coadyuva al desarrollo empresarial.

PALABRAS CLAVE: Vinculación, Universidad Empresa, Triple Hélice, Barreras, Triangulación Metodológica

JEL: M21

UNIVERSITY BUSINESS ENTAILMENT SYSTEM: VALIDATION OF ITS ECONOMIC AND SOCIAL IMPACT

ABSTRACT

If the last two decades of the last century aspects of university-industry relationship were more focused on the "awareness" of the mutual bond, at the present time are required to work more on issues of practical implementation of this linkage and evaluation results. In this article, different approaches and practical results achieved by the authors which highlights the barriers that the university must overcome to achieve better bonding and the most important aspects that come from the perspective of limiting the company achieve this link are presented. From the perception of 166 employers surveyed, the most representative variables were identified and validated by methodological triangulation using Kruskal Wallis and Regression Analysis, which allows to understand a conceptual model from this selection of variables. Bonding System is validated, demonstrating how it contributes to business development.

KEY WORDS: Bonding, University Business, Triple Helix, Barriers, Methodological Triangulation

INTRODUCCIÓN

El fundamento de la vinculación reside por una parte en las necesidades del sector productivo y por la otra en las posibilidades económicas de adquirir los conocimientos, de esta manera este sector se constituye en una estructura social demandante de tecnología y como destinatario de las innovaciones y conocimientos

generados por las universidades. Para el logro de lo anterior es necesario, por parte del sector productivo, una visión clara para internalizar la importancia de la variable tecnología en relación al ámbito de la productividad y competitividad, además de entender la relevancia de absorber el producto investigativo de las universidades. La vinculación puede convertirse en un instrumento eficaz de promoción de la universidad, al establecer una interacción de conocimiento mutuo con los sectores, con el fin de que la percepción de su imagen sea acorde con su realidad, (Alcántar, 2004).

La revisión analítica de la literatura hace énfasis en encontrar cómo se habían tratado estos aspectos más actuales de la vinculación, lo que unido a experiencias e investigaciones que los autores habían realizado en esta zona del Estado de Coahuila sobre la Triple Hélice se logró crear un Modelo Teórico Conceptual con tres Factores latentes: La motivación de la empresa para vincularse, la propia vinculación universidad empresa y la competitividad empresarial lograda a partir de esta vinculación la cual es finalmente apoyada por el gobierno; contiene también 17 variables endógenas consideradas como tales, aquellas que en el modelo se intentan explicar. Para entender las relaciones entre las nuevas variables se procede mediante Análisis Factorial Exploratorio y se hallan los componentes principales que las agrupan; en otra etapa de la metodología se diseña y aplica una encuesta para identificar la percepción de 166 empresarios de la zona acerca de sus actividades de vinculación y cooperación. Finalmente se identifican y validan las variables más representativas mediante triangulación metodológica. Se ofrecen los resultados donde participan un grupo de empresas con las que se vincula la propia Facultad de Contaduría y Administración y catedráticos de la Facultad de Metalurgia. En el artículo se presenta una revisión del marco teórico referencial, relacionado con la Relación Universidad-Empresa y un apartado acerca de la Metodología de la Investigación que se aplicó, luego se pasa al análisis de Datos e interpretación de resultados en donde con diferentes figuras y análisis se logra explicar los aspectos más importantes evaluados así como las consideraciones más generales, finalmente en el apartado de Conclusiones se muestra el Modelo propuesto de vinculación y los aspectos clave que tanto la universidad como la empresa deben abordar pueden incidir en la mejora de estas relaciones.

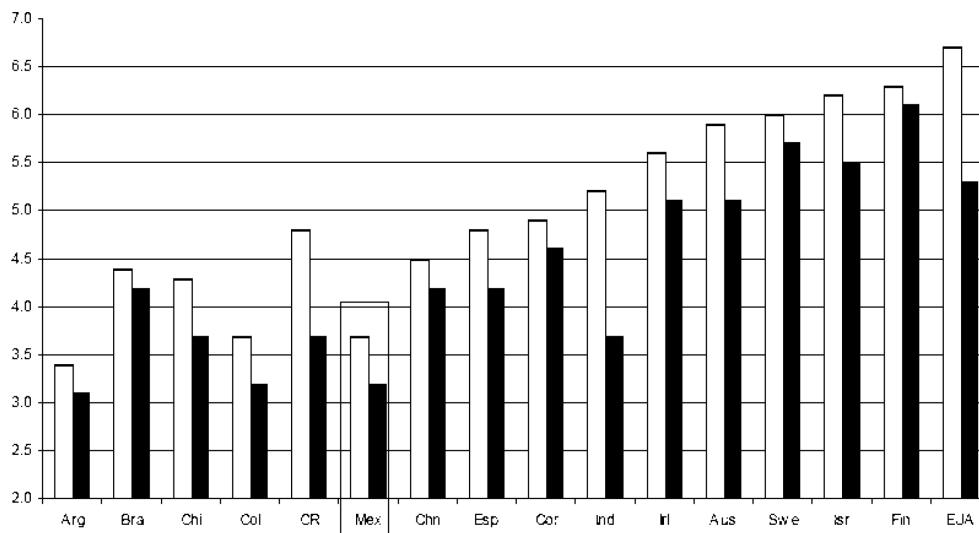
REVISION DE LA LITERATURA

Para conocer el alcance que tiene la vinculación de las universidades con el sector empresarial es importante alternar desde sus antecedentes, aportaciones, concepto y el origen del mismo, así como hacer mención de los textos desarrollados por investigadores de diferentes países. Los antecedentes históricos de la vinculación de las universidades con las empresas a nivel internacional se van dando, como es el caso de países de Asia, que en el desarrollo moderno de Japón, mismo que tiene una raíz de 130 años, cuando una nueva dinastía japonesa lleva a cabo la modernización del país, proviniendo esta modernización, fundamentalmente, del esfuerzo educativo. La dinastía Meiji separa al Japón en dos vertientes: económica y educativa, modificando las pautas que, en esos ámbitos, habían prevalecido durante siglos. En el sentido educativo, significó enterarse donde estaban los principales procedimientos tecnológicos de la época (Alemania, Francia, Inglaterra) e incorporarlos, como currículo a sus procesos de formación de profesionales, o como métodos de producción, a las nuevas formas de desarrollo capitalista nacional; con ello se modernizó el sistema educativo tal como se expresa (Pallán, 1995)

En la Comunidad Europea, se han integrado varios programas en el proceso de vinculación de las empresas con las universidades. Entre ellos sobresale el Programa Community Action Programm in Education and Training for Technology (COMETT), por sus siglas en Inglés, el cual plantea la unificación de objetivos, metas y estrategias a través de consorcios y alianzas que provoquen un cambio de actividades en la cooperación de empresas e instituciones de educación superior. Este programa, dio como resultado en el período 1986-1990 la iniciación en toda la Comunidad Europea de más de 1,300 proyectos, llegando a la creación de 125 asociaciones universidad-empresa. Dado a conocer por decisión 86/365/CEE del Consejo, de 24 de julio de 1986, por lo que se aprueba el programa de cooperación entre la universidad y la empresa en materia de formación en el campo de las tecnologías (Europa, 2013)

Con relación a Alemania, la vinculación de las empresas con las universidades se inicia a través de la Industria Química en la década de los setenta del siglo XIX. (Duarte, 2005) En la Figura 1 se muestra información acerca de la Calidad de las Instituciones Científicas (barra celeste) y la Colaboración Universidad/Empresa (barra roja) a nivel mundial, en donde destaca negativamente la posición de México en ambos aspectos. El BM (Banco Mundial) explica que México está por debajo de Brasil, Costa Rica, India y Chile tanto en la calidad de sus instituciones científicas como en la vinculación universidad empresa, tan mal como Colombia y Argentina y muy por debajo de países de Europa que son líderes en estos dos renglones

Figura 1: Colaboración Universidad- Empresa



Fuente: Banco Mundial, México, Enero 2009

Se han consultado en esta investigación diferentes Modelos y Sistemas del trabajo de vinculación universidad-empresa comenzando desde las investigaciones y criterios sobre Triple Hélice de (Etzkowitz, 2009), siguiendo por trabajos en la propia zona de Monclova reflejados en (Gutiérrez, 2011) y modelos de vinculación como los de (SIVU, 2013) de la Universidad Veracruzana, Modelo de vinculación del Centro de Investigación y Ciencia y Tecnología Aplicada (CICTA) de la Universidad Autónoma de Ciudad Juárez (UACJ, 2013); los de (García, Vidaurrázaga, Sandoval, 2009) de la Universidad Tecnológica de Huejotzingo, así como los de (Cruz, 2008) de la Unidad Politécnica de Integración Social. El Modelo (UAEH, 2012) de vinculación de la Universidad Autónoma del Estado de Hidalgo y el de la Secretaria de Trabajo y Previsión Social, (STPS, 2011) así como trabajos de (Duarte, 2005) y en todo ellos se aprecia que son pocas las investigaciones con un enfoque cuali-cuantitativo; algunas de las que así lo hacen se caracterizan generalmente por brindar alternativas para resolver la problemática pero sin diagnósticos previos, un por ciento menor diseña y pone en práctica estas iniciativas y sólo una ínfima cantidad puede llegar a medir el impacto que se ha generado por la vinculación. En correspondencia con los objetivos de esta investigación se formulan las siguientes Hipótesis estadísticas:

H1a Las acciones que la empresa innovadora le demanda a la universidad para mejorar la vinculación con ella se relacionan con ejecutar un activo trabajo de gestión en pro de la vinculación, promover y mantener una alta comunicación, así como apoyar a la empresa en cuestiones relacionadas con ideas innovadoras, capacitar su personal y asesorarlos para mejorar sus prácticas administrativas,

H1b. Las acciones que la empresa innovadora entiende que dependen de su propio sistema empresarial están asociadas al número de años de actividad del directivo en el cargo, su nivel educativo, el tamaño de

la empresa, el mantener una actitud proactiva y una buena y estable comunicación, disponer de tiempo para esta actividad y que la dirección de la empresa apruebe la vinculación

METODOLOGIA

Etapa 1	Diseño del Modelo Conceptual a Partir de la Revisión Analítica e Investigaciones Propias
	Determinadas 25 variables que explican el Modelo Conceptual
Etapa 2	Empleo del método Experto para definir Componentes Principales Obtenidos los Componentes Principales mediante Análisis Factorial Exploratorio. Dos componentes y 25 variables Diseño de una encuesta dentro de los marcos del Modelo Conceptual y los Componentes Principales.
Etapa 3	Calculo de la Población (N) y la Muestra (n) Aplicada la encuesta a 166 directivos de la Región de Monclova Formuladas la preguntas e hipótesis de la investigación
Etapa 4	Triangulación metodológica, se emplean los métodos de Kruskal-Wallis y el Análisis de Regresión. Resultados y recomendaciones.

RESULTADOS

La Hipótesis H1a se plantea desde la universidad y tiene como objetivo asociar el accionar de la universidad a aspectos clave que la empresa le demanda como son las cuestiones en que interesa trabajar de conjunto y los aspectos que pudieran lograr que la universidad tuviera un mejor acercamiento con la empresa. Comprobación de H1a.

	P111	P113	P114	P137	P142
	Brindar ideas innovadoras	Formar personal	Mejorar prácticas de administrar	Mejorar la gestión en pro de vinculación	Buena y estable comunicación
Sig. Asintót. Kruskal-Wallis	.001***	.000***	.001***	.027**	.041**
Sig. Asintót. Análisis regres.	.067*	.044**	.055*	.070*	.098*

* $p < 0,10$ ** $p < 0,05$ *** $p < 0,001$ *Elaboración propia. Las variables sombreadas en amarillo están asociadas a las preguntas que le debe brindar la universidad a la empresa y qué debe activar en pro de la vinculación Las cinco variables independientes de las columnas se contrastan con la variable dependiente P12 (qué modalidades prefiere para vincularse) Las respuestas sombreadas en amarillo comprueban que el recibir ideas innovadoras, que se le forme su personal, que se le ayude a mejorar sus prácticas administrativas, así como que la universidad mejore su gestión y comunicación serían cinco aspectos clave que la empresa demanda. Se valida esta hipótesis dado que por los dos procedimientos los valores de significación son inferiores a 0,1; 0,05 y 0,001.*

La Hipótesis H1b se plantea desde la empresa y tiene como objetivo asociar hasta qué punto los recursos y capacidades de ella influyen en el éxito de la vinculación y cuáles serían los aspectos claves que la empresa debiera disponer o ejecutar para lograr y mantener en el tiempo una adecuada vinculación. Las tres primeras preguntas se asocian por tanto a los recursos y capacidades de la empresa y las otras cuatro con el accionar y la gestión en pro de la vinculación.

Tabla 3: Comprobación de H1b

	P1	P2	P5	P138	P142	P144	P145
	Años en cargo de directivo	Nivel educativo directivo	Tamaño de la empresa	Actitud Proactiva para la vinculación	Buena y estable comunicación	Tiempo del directivo para dirigir vinculación	Respaldo pleno de la empresa a vinculación
Sig. Asintót. Kruskal-Wallis	,893	,713	,098*	,004**	,000***	,000***	,000***
Sig. Asintót. Análisis regresión.	.356	,862	,049**	,018**	,012**	,000***	,045**

* $p < 0,10$ ** $p < 0,05$ *** $p < 0,001$ Elaboración propia. Las variables independientes de las columnas se contrastan con la variable dependiente P11 (aspectos que influyen en la cooperación) y se denota que ni los años de experiencia del directivo ni su nivel educativo influyen en la cooperación, no así el tamaño de la empresa que tiene influencia pero con valores de significación inferiores a 0,1. Respuestas equivalentes se reflejan en los estudios de (FAEDPYME, 2010) cuando se comprueba que las dos primeras variables no tienen relación con la actividad innovadora de la empresa. Las respuestas sombreadas en amarillo comprueban la influencia que tiene una actitud proactiva, la comunicación, el tiempo del directivo y el respaldo de la institución para lograr una buena vinculación dado que todos los valores de significación son inferiores a 0,05 y 0,001, resultado muy importante que valida cuatro momentos clave en que se debe poner énfasis en la empresa si se pretende lograr una adecuada vinculación. En otros trabajos en este tema, también aparece una demanda de la empresa vinculada a la necesidad de trámites sencillos para formalizar la vinculación, así como la obtención de resultados rápidos que pongan de manifiesto el aporte de la universidad en el corto plazo.

CONCLUSIONES

La universidad debe brindarle a las empresas en el proceso de vinculación ideas innovadoras, formarle personal, modificar sus prácticas administrativas e incrementar su gestión por la vinculación. Por su parte, se detecta que la empresa que le interesa vincularse es aquella que tiene mayor cantidad de empleados y sus directivos disponen de más tiempo para ello y tendrían mejores resultados si activan más su gestión, se mejora la comunicación y disponen de un mayor apoyo institucional. De esta manera, el Modelo Teórico inicialmente propuesto quedaría identificado con las variables mostradas en la Figura 7 que son las que se corresponden con las aceptadas como significativas en las Hipótesis anteriormente comprobadas por dos procedimientos de triangulación. Ninguno de los documentos consultados (Duarte, 2005) trae un estudio de esta naturaleza por lo que se hace imposible comparar resultados de otras regiones con los nuestros. En las decenas de referencia consultadas son pocas las investigaciones con este enfoque cuali-cuantitativo, algunas de las que así lo hacen se caracterizan generalmente por brindar alternativas para resolver la problemática, un por ciento menor diseña y pone en práctica estas iniciativas y sólo una ínfima cantidad puede llegar a medir el impacto que se ha generado.

ANÁLISIS A LA ESTRUCTURA DE LAS FINANZAS PÚBLICAS DEL ESTADO DE SONORA 2009-2013

Francisco Javier Pestaño Uruchurtu, Universidad Estatal de Sonora.

Rossana Palomino Cano, Universidad Estatal de Sonora.

Erika Olivas Valdez, Universidad Estatal de Sonora

RESUMEN

En este documento se hace un análisis a las Finanzas Públicas del Estado de Sonora por el periodo 2009-2013, con información obtenida por investigación documental, en lo referente al crecimiento y desarrollo de sus ingresos, gastos, estado de posición financiera y estado de origen y aplicación de recursos. Con la información obtenida, misma que se plasma en el desarrollo del caso; aplicando los métodos y procedimientos del análisis financiero con el objetivo de determinar la situación financiera en la que se encuentra actualmente el Estado de Sonora. Este trabajo de investigación y análisis está enfocado a determinar si la actual administración gubernamental del Estado de Sonora, ha llevado a cabo una eficiente y efectiva recaudación y gestión de sus Ingresos, administración, distribución y aplicación de estos en los programas prioritarios que permitan mejorar las condiciones económicas y sociales de los sectores más vulnerables del Estado, fomentando su crecimiento y desarrollo financiero, que ofrezcan a su vez unas finanzas públicas sanas. Para lo anterior, se presenta una sección donde se contextualiza los conceptos, el procedimiento y los métodos utilizados para llevar a cabo el presente análisis. En la segunda sección de este documento, se presenta la información cuantitativa de los conceptos en análisis, recopilada de los Informes de Cuenta Pública del Estado de Sonora, que una vez analizados nos permite realizar una serie de afirmaciones a modo de conclusión.

PALABRAS CLAVE: Finanzas Públicas, Administración, Eficiencia y Efectividad

Analysis to the Structure of the Public Finance of the State of Sonora 2009-2013

ABSTRACT

In this document an analysis to the public finance of the State of Sonora is made for the period of 2009-2013, with information obtained by documentary research, in relation to the growth and development of their income, expenses, financial position and state of origin and application of resources. With the information obtained, which is reflected in the development of the case; by applying the methods and procedures of the financial analysis with the objective of determining the financial situation in which the State of Sonora is currently. This research and analysis work is focused to determine if the current Government of the State of Sonora, has carried out an efficient and effective collection and management of revenue, administration, distribution and application of these priority programmes that improve economic and social conditions of the most vulnerable sectors of the State, encouraging their growth and financial development offer healthy public finances at the same time. For he above, presents a section where it contextualizes concepts, the procedure and the methods used to carry out this analysis. In the second section of this document, the quantitative information of the concepts is presented in analysis, compiled from reports of public account of the State of Sonora, who once analyzed allow us to perform a series of statements by way of conclusion.

JEL: H11

KEY WORDS: Public Finance, Management, Efficiency and Effectiveness

INTRODUCCIÓN

A continuación se pone a discusión la eficiencia del gobierno del Estado de Sonora como institución en su función de captar y gestionar recursos, distribuirlos y aplicarlos en los distintos capítulos y ejes rectores del Gasto Público, que son presentados a través de los Informes de la Cuenta Pública Estatal que se presentan cada año para su revisión y aprobación al H. Congreso del Estado, con el objetivo de presentar unas finanzas públicas sanas en apego a la Ley de Ingresos, Egresos y demás normatividad aplicable al ejercicio del mismo, que garanticen a su vez su crecimiento y desarrollo así como la satisfacción de sus necesidades como Institución y las de la sociedad en general, con la aplicación de estos recursos en áreas productivas y prioritarias, estableciendo políticas de ahorro y austeridad, para de esta manera lograr los objetivos y las metas establecidas en el Plan de Desarrollo Estatal, así como transparentar la eficiente administración de estos recursos, y que su recaudación y distribución se hagan con apego a la Ley.

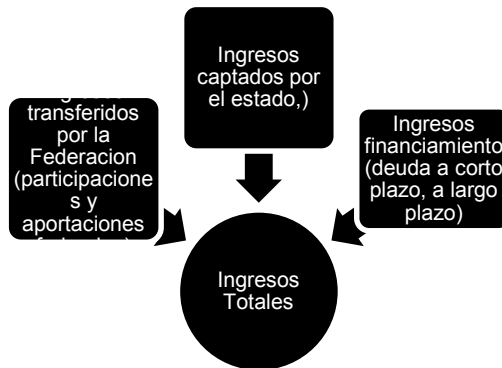
Los principios rectores del gasto público son: la eficiencia, la eficacia, la honestidad y la transparencia en el uso de los recursos que le han sido conferidos para su administración buscando cómo único destino de los recursos públicos, el bienestar de la sociedad y la satisfacción de sus necesidades, “el gobierno es emanación genuina del pueblo y se instituye para beneficio del mismo”. (Artículo 22 de la Constitución Política del Estado de Sonora). Por lo anterior consideramos importante llevar a cabo este análisis buscando encontrar las causas y fenómenos que nos dé respuesta a la siguiente pregunta ¿Ha cumplido el Gobierno del Estado actual con una eficiente y efectiva administración de los recursos financieros que le han sido conferidos, aplicando medidas de racionalidad y austeridad en el ejercicio del Gasto Público, logrando con ello presentar unas finanzas públicas sanas que garanticen un futuro económico sostenible, que impacte en el crecimiento y desarrollo del Estado y en la satisfacción de las necesidades de la sociedad?

ANTECEDENTES Y MARCO CONTEXTUAL

El término de finanzas públicas ha tenido diversas connotaciones de acuerdo con las funciones que tiene el Estado. Esto obedece principalmente a razones históricas, así como al nivel de desarrollo de cada país y a la forma de gobierno (Chávez, 2002:11). Los efectos del gasto público y deuda pública son difíciles de medir en la sociedad, sin embargo, las posturas de los gobiernos en turno pueden diferir de forma tal, que las estrategias para aumentar o disminuir el porcentaje del gasto respecto al PIB, son exclusivas de la Administración Pública Estatal del momento (Olivas, 2013).

En la práctica, el gasto público que ha presentado la actual administración del periodo 2010-2013, sin fijar acciones efectivas de ahorro y austeridad en rubros no prioritarios, ha llevado a la administración actual a niveles de endeudamiento más altos que la razonabilidad financiera establece como normales, teniendo que destinar parte de los ingresos de los próximos años para amortizar esta deuda o a la venta de bienes patrimoniales, que afectaran sustantivamente áreas prioritarias como la educación, salud, seguridad, desarrollo social e inversión en infraestructura.. Los ingresos del Estado de Sonora se componen por los ingresos captados por el mismo Estado (Impuestos y Contribuciones, Derechos, Productos, Aprovechamientos, por Venta de Bienes y Servicios y Otros Ingresos Estatales) y por los ingresos que le son transferidos por el Gobierno Federal como participaciones y aportaciones por medio de programas federales. A continuación presentamos en la figura 1, la estructura de los Ingresos del Estado de Sonora y el origen de estos recursos los cuales son presupuestados y presentados para su aprobación por el Ejecutivo al Congreso del Estado.

Figura 1: Estructura de los Ingresos del Gobierno del Estado



En esta figura se presenta la estructura de las fuentes de ingresos públicos que percibe el Estado de Sonora

Para analizar el crecimiento y desarrollo de las finanzas públicas del Estado de Sonora y concluir si el Gobierno actual ha administrado eficiente y efectivamente los recursos financieros, consideramos necesario hacer un análisis por cada uno de los elementos que componen la estructura de las finanzas públicas del Estado de Sonora, correspondientes al periodo 2009-2013. El desempeño de una Organización se puede medir de muchas maneras distintas. Una forma común es en términos de eficiencia y efectividad. Hay considerable diferencia entre estos dos conceptos. Eficiencia, es la habilidad para que se hagan las cosas de manera correcta, lograr hacer más con menos. Efectividad es la habilidad para “hacer las cosas correctas” o hacer que las cosas se logren. De acuerdo con Peter Drucker, experto en Administración, la efectividad es el secreto del éxito para toda Organización. “Lo pertinente no es como hacer las cosas correctas, sino encontrar las cosas correctas que hacer y concentrar en ellas los recursos y los esfuerzos” (Megginson, Mosley, Pietri, 1988:37).

Los estados financieros son la manifestación fundamental de la información financiera: son la representación estructurada de la situación y desarrollo financiero de una entidad a una fecha determinada o por un periodo definido. (Lara Flores.2010:50) Por método de análisis podemos entender “el orden que se sigue para separar y conocer los elementos descriptivos y numéricos que integran el contenido de los estados financieros”. (Perdomo Moreno, 2009:87) Análisis financieros es “la separación de los elementos de un estado financiero, con el fin de examinarlo críticamente y conocer la influencia que cada uno de estos elementos ejerce sobre los fenómenos que el estado financiero expresa (Elizondo López, 1991:426).

METODOLOGÍA

Con el fin de medir si el actual Gobierno del Estado de Sonora ha administrado los recursos financieros con eficiencia y efectividad, se procederá a aplicar distintas técnicas, métodos y procedimientos de análisis a los informes de Ingresos y Gastos, así como al Estado de Posición Financiera y Estado de Origen y Aplicación de Recursos por el periodo 2009-2013. Existen varios métodos para llevar a cabo el análisis financiero motivo de nuestro trabajo de investigación: Método de Análisis vertical, Método de Análisis Horizontal y Método de Análisis Histórico. El procedimiento de Porcientos Integrales consiste “en la separación del contenido de los estados financieros a una misma fecha o correspondiente a un mismo periodo, en sus elementos o partes integrantes, con el fin de poder determinar la proporción que guarda cada uno de ellas en relación con el todo” (Perdomo, 2009:93).

El procedimiento de aumentos y disminuciones o procedimiento de variaciones, consiste en comparar los conceptos homogéneos de los estados financieros a dos fechas distintas, obteniendo de la cifra comparada

y la cifra base una diferencia positiva, neutra o negativa. (Perdomo, 2009:171). El procedimiento de las tendencias estudia la trayectoria seguida por la entidad económica durante un periodo de tiempo determinado, infiriendo la proyección futura de la propia entidad (Elizondo López, 1991:426).

RESULTADOS

Ingresos Públicos del Estado de Sonora Periodo 2009-2013

A continuación se presenta el comportamiento y desarrollo de los Ingresos del Estado de Sonora captados por el periodo del 2009 al 2013 en relación con cada uno de los ejercicios anteriores, mismos que procederemos a su análisis como a continuación se desglosan en la tabla 1 que a continuación se presenta.

Tabla 1: Ingresos Captados Por el Estado de Sonora Durante el Periodo 2009-2013
(Cifras Expresadas en Millones de Pesos)

Conceptos	Ejercicio 2009	Ejercicio 2010	Ejercicio 2011	Ejercicio 2012	Ejercicio 2013	Variación	% Var	%Int. Var
Impuestos y Contribuciones	1,014	1,082	1,324	1,450	2,326	1,312	29%	8%
Derechos	637	679	1,020	841	1,056	419	68%	2%
Productos	187	48	53	39	40	-147	-78%	1%
Aprovechamientos	4,306	2,386	2,758	2,446	2,478	-1,828	-42%	-11%
Ingresos por Venta de Bienes y Servicios y Otros Ingresos Estatales	3,962	4,133	7,261	7,673	10,045	6,083	154%	34%
Total de Ingresos Estatales	10,106	8,328	12,416	12,449	15,945	5,840	59%	34%
Participaciones Federales Fondos de Aportaciones Federales y Otros Apoyos Federales	11,538	11,899	12,720	13,492	14,579	3,041	26%	18%
Ingresos Derivados de Financiamiento	12,410	13,962	13,572	14,532	15,014	2,604	21%	15%
	354	3,410	7,317	3,119	6,139	5,785	1,634%	33%
Total de Ingresos	34,408	37,599	46,018	43,592	51,677	17,269	50%	100%
Incremento de Ingresos % de Incremento		9%	22%	-5%	19%			

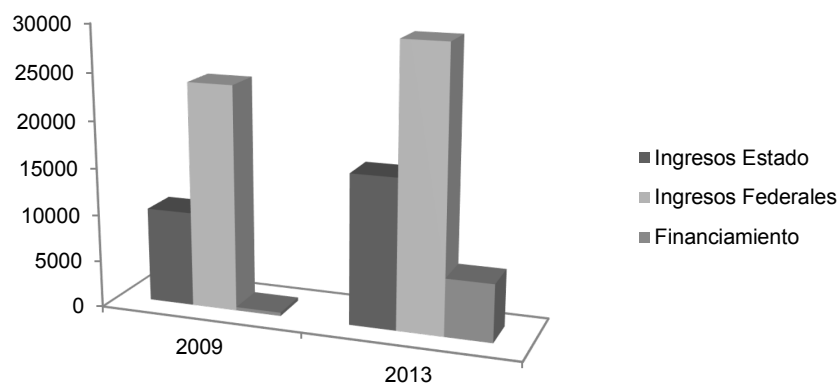
Tabla que nos muestra el crecimiento y desarrollo de los Ingresos del Estado de Sonora del 2009 al 2013 determinando su variación en importe, porcentual y la proporción que guarda en relación con el total de la variación por cada uno de los componentes de los Ingresos. Construcción con información presentada en la publicación de los Informes de Cuenta Pública 2009, 2010, 2011, 2012 y 2013 en el Portal del Gobierno del Estado.

Los Ingresos del Estado de Sonora por el periodo 2009-2013 presentan un crecimiento en general del 50% al incrementarse de 34,408 millones de pesos en 2009 a 51,677 millones de pesos en el 2013, que representó un incremento de 17,269 millones de pesos, observándose que el renglón de ingresos por financiamientos se dispara en un 1,634% al pasar de 354 millones de pesos en el 2009 a 6,139 millones de pesos en el 2013 producto de un excesivo uso del financiamiento que represento el 33% del crecimiento de los ingresos, sin embargo este tipo de recursos trae consigo un costo de financiamiento que viene a impactar en el gasto (intereses) y por consiguiente en el pago y amortización de la deuda por los próximos años. Se observa también en lo correspondiente a los Ingresos estatales en el renglón de aprovechamientos una reducción fuerte del 2009 al 2013 1,828 millones de pesos, sin embargo se logra equilibrar este rubro con el incremento que se tiene en el renglón de Ingresos por Venta de Bienes y Servicios y Otros Ingresos Estatales al incrementarse de 3,962 millones de pesos en el 2009 a 10,045 millones de pesos en el 2013 que represento un 154% de incremento porcentual y 6,083 millones de pesos en términos monetarios.

Como se puede observar en la figura número 2, el Estado no logro incrementar sus Ingresos que capta mediante los impuestos, aprovechamientos, productos, derechos, venta de bienes y otros ingresos, sin embargo como se explicó anteriormente los ingresos que la federación aporta al Estado como vienen

etiquetados previamente por la Federación estos no pueden ser utilizados en el gasto corriente del Estado, por lo que al no ser suficiente sus Ingresos generados se tuvo que recurrir a un alto financiamiento de instituciones bancarias al pasar de 359 millones de pesos en el 2009 a 6,139 millones de pesos en el ejercicio 2013, que directamente fueron utilizados en el ejercicio del Gasto Corriente e Inversión en Infraestructura y amortización de la misma deuda.

Figura 2: Comparación del Comportamiento de los Ingresos Estatales, Federales y de Financiamiento del 2009 Comparados Contra el 2013



Comparación de los Ingresos captados del ejercicio 2009 y 2013, apreciándose el alto crecimiento en el renglón de Financiamiento a Corto y Largo Plazo. Construcción con información de la tabla 1

Gasto Público del Estado de Sonora Periodo 2009-2013

El Gasto Público del Estado de Sonora se asigna y se informa por Eje Rector, Por Unidad Administrativa y por Objeto del Gasto. Para nuestro análisis se tomó el de asignación por Objeto del gasto. Los principales capítulos por objeto del gasto que conforman los Gastos Administrativos del Gobierno Estatal, se dividen en: Servicios Personales, Materiales y Suministros, Servicios Generales, Transferencias a Organismos y Entidades, Adquisición de Bienes e Inmuebles, Inversiones en Infraestructura para el Desarrollo, Inversiones Productivas, Participaciones y Aportaciones a Municipios y por ultimo Deuda Pública con un impacto este ultimo de 1058% de crecimiento del 2009 al 2013, como se puede apreciar en la tabla 2 que se presenta continuación.

Como podemos observar el comportamiento del Gasto del 2009 al 2013 ha tenido un incremento de 16,810 millones de pesos, lo que representa un 48% en términos porcentuales, presentando los incrementos más significativos en el ejercicio 2011 y en el ejercicio 2013 con 8,417 millones de pesos y 8,028 millones de pesos respectivamente. Los capítulos que más impactaron en este incremento de 16,810 millones de pesos, son el de Servicios Personales (Sueldos y Prestaciones de los Servidores Públicos del Estado de Sonora) con 1,869 millones de pesos que represento un incremento del 33%, presentando en el ejercicio 2012 un incremento del 12% al pasar de 5,956 millones de pesos a 6,678 millones de pesos, cuando el incremento salarial autorizado en este año fue del 4.5%, aspecto que nos permite determinar que se tuvo un incremento mayor en sueldos, prestaciones y plazas autorizadas que impactaron en el crecimiento de este capítulo del gasto, representando en términos de por ciento integral un 11% del 100% del incremento total del ejercicio 2009 al 2013.

Tabla 2: Desarrollo del Gasto Publico del Estado de Sonora Correspondiente al Periodo 2009-2013 (Cifras Expresadas en Millones de Pesos)

Capítulo	Ejercicio 2009	Ejercicio 2010	Ejercicio 2011	Ejercicio 2012	Ejercicio 2013	Variación 2009-13	% Var	% Int.
Servicios Personales	5,633	5,956	6,678	7,087	7,502	1,869	33%	11%
Materiales y Suministros	346	742	913	605	657	311	90%	2%
Servicios Generales	897	1,312	1,403	1,357	1,518	621	69%	4%
Transferencias a Organismos y Entidades	17,724	18,494	24,395	21,095	23,685	5,961	34%	35%
Bienes Muebles e Inmuebles	93	94	121	163	265	172	184%	1%
Inversiones en Infraestructura para el Desarrollo	5,505	4,632	5,307	5,283	7,492	1,987	36%	12%
Inversiones Productivas	82	85	405	398	22	-60	-73%	-5%
Participaciones y Aportaciones a Municipios	4,056	4,461	4,721	4,708	5,082	1,026	25%	6%
Deuda Publica	465	1,822	2,072	2,887	5,388	4,923	1,058	29%
Totales	34,801	37,598	46,015	43,583	51,611	16,810	48%	100%
Incremento en el Gasto		2,797	8,417	-2,432	8,028			
% de Incremento		8%	22%	-5%	18%			

Se presenta el comportamiento del gasto público del ejercicio 2009 al 2013 donde se muestra el incremento en el gasto del 2013 en comparación con el gasto del 2009, su variación en importe, porcentual y la proporción que guarda en relación con el total de la variación por cada uno de los componentes de los gastos. Construcción con información presentada en la publicación de los Informes de Cuenta Pública 2009, 2010, 2011, 2012 y 2013 en el Portal del Gobierno del Estado.

El capítulo de Transferencias a Organismos y Entidades presenta una variación de 5,961 millones de pesos que represento un incremento del 34% al pasar de 17,724 a 23,685 millones de pesos del 2009 al 2013, observándose que en el ejercicio 2012 presentó un comportamiento positivo al reducir su nivel de gasto de 24,395 millones de pesos del 2011 a 21,095 millones de pesos en el 2012, sin embargo en el ejercicio 2013 vuelve a presentar un comportamiento negativo al pasar de 21,096 millones de pesos a 23,685 millones de pesos en el 2013, teniendo su impacto más fuerte del ejercicio 2010 al 2011 con un 35% al pasar de 18,494 millones de pesos a 24,395 millones de pesos, que represento un incremento de 5,904 millones de pesos solo en ese ejercicio que representa el 99% del incremento total del periodo, esto derivado a que a partir de este ejercicio se incluyó en el capítulo de transferencias el Organismo con clave 21 Amortización de la Deuda, como se puede apreciar en la tabla 3. En base al análisis de los informes de la cuenta pública de los ejercicios 2010 y 2011, los Organismos que presentaron un incremento considerable en las transferencias efectuadas, se presentan a continuación:

Tabla 3: Trasferencias a Organismos Con Mayor Impacto En el Incremento Por el Periodo 2009-2011 (Cifras Expresadas En Millones de Pesos)

Clave	Organismos de los Recursos Transferidos	Transf. 2009	Transf. 2011	Variación	%
08	Servicios Educativos	9,294	10,029	735	12%
09	Servicios de Salud	2,802	3,065	263	4%
12	Secretaria de Ganadería, Agricultura, Recursos Hidráulicos, Pesca y Acuicultura	340	634	294	5%
21	Amortización de la Deuda Pública a Largo Plazo	0	4,485	4,485	77%
	Varios Organismos	6,058	6,182	124	2%
	Totales	18,494	24,395	5,904	100%

Organismos que presentaron la mayor proporción del incremento en Transferencias del 2010 al 2011. Construcción con información presentada en la publicación de los Informes de Cuenta Pública 2009, 2010, 2011, 2012 y 2013 en el Portal del Gobierno del Estado.

Como se puede apreciar el Organismo que represento por si solo el 77% del incremento total del ejercicio 2010 al 2011 es el de amortización de Deuda Pública a Largo Plazo, al presentar en el 2011 un importe de transferencia de 4,485 millones de pesos cuando en el ejercicio 2010 no presento importe ejercido. Es importante mencionar que en este Organismo se registran las transferencias para el Pago de la Deuda a Largo Plazo, la cual al cierre del ejercicio 2011 presentaba un saldo aun por amortizar de 10,079 millones

de pesos que representa un 74% de la Deuda Total por 13,577 millones de pesos, cifra tomada del Estado de Posición Financiera del Informe de la Cuenta Pública del Estado de Sonora. Por último tenemos que el capítulo Deuda Pública que corresponde a los pagos efectuados de las Deudas a Corto Plazo por los Fondos y líneas de crédito con instituciones de crédito y adeudos fiscales de ejercicios anteriores (corresponden a pasivos al cierre de ejercicio que son programados para pagarse con recursos del ejercicio siguiente), presenta un incremento del ejercicio 2009 al 2013 de 4,923 millones de pesos que en términos porcentuales representa el 1,058% al pasar de 465 millones de pesos en el 2009 a 5,388 millones de pesos en el 2013, corresponde a este capítulo el 29% del incremento total de 16,810 millones de pesos.

Una vez efectuado nuestro análisis de porcentos integrales y variaciones, determinamos que el Estado de Sonora en su estructura del Gasto Publico por su objeto del mismo, presenta un incremento global del 48% que por los 4 años que tomamos para nuestro análisis nos da un incremento promedio del 12% anual, sin embargo al observar que el incremento en el capítulo de Inversiones en Infraestructura que presento un incremento del 2009 al 2013 de solo 1,987 millones de pesos al pasar de 5,505 millones de pesos en el 2009 a 7,492 millones de pesos en el 2013 que si consideramos el índice de inflación del 3% anual, realmente este rubro no tuvo un incremento real al presentar en términos porcentuales solo el 11% del incremento total que al promediarlo en los 4 años nos da un incremento promedio de 2.25% anual. Siendo este un rubro importante en la aplicación de los recursos ya que la inversión en infraestructura es pilar de crecimiento y desarrollo de toda entidad federativa, el incremento en los recursos y la aplicación de los mismos no fue canalizada en una proporción considerable al rubro de inversión, sin embargo si tomamos los recursos ejercidos en pago de Deuda a corto y largo plazo por un importe de 4,923 y 4,485 millones de pesos respectivamente y que represento la aplicación de 56% del incremento en el gasto por el periodo 2009-2013. Es importante mencionar que el 1 de agosto del 2012 el Gobierno del Estado de Sonora publicó en el Boletín Oficial del Gobierno del Estado edición número 9 “Acuerdo que establece Lineamientos de Ahorro y Austeridad” estableciendo que uno de los objetivos del Plan Estatal de Desarrollo 2009-2015, dentro del Eje Rector 6 "Sonora Ciudadano y Municipalista", específicamente la estrategia 6.2. "Gobierno Austero", es el de garantizar el uso eficiente de los recursos públicos, mediante una cultura de austeridad, disciplina y rendición de cuentas, con el propósito de generar una nueva forma de administrar y orientar el presupuesto a ejercer.

Sin duda, los sonorenses exigen que los recursos que ponen al cuidado del Gobierno, sean utilizados de la manera más eficiente en beneficio exclusivo de la sociedad y buscando en todo momento hacer más con menos. Que bajo las anteriores premisas, el Acuerdo que se plasma en este documento, establece diversas medidas obligatorias para la Administración Pública Estatal, que tienen como propósito reducir el gasto corriente en temas no prioritarios para fortalecer el gasto de inversión y los programas sociales que benefician de manera directa a los sonorenses. Sin embargo derivado de nuestro análisis podemos constatar que este acuerdo solo logro reducir en un 5% el gasto total en el 2012, observándose que para el ejercicio 2013 se tuvo un incremento del 18% en el gasto total que representó un incremento en el gasto de 8,028 millones, razón por la cual se tuvo que recurrir a solicitar de nuevo financiamientos por un importe de 6,139 millones como se puede apreciar en la Tabla número 1 presentada en el rubro de los Ingresos Públicos.

Estado de Posición Financiera (Balance General)

El balance general llamado también estado de posición financiera, muestra la información relativa a una fecha determinada sobre los recursos y obligaciones financieras de la entidad, los activos en orden de disponibilidad, los pasivos en orden de exigibilidad, así como el capital contable o patrimonio contable a la fecha (Lara Flores, 2010:54) Una forma de disponer de elementos que permitan valorar el desempeño financiero de un Ente, se refiere a la información que se contiene en sus estados financieros, particularmente el Balance General. Presentamos a continuación la tabla número 4 que nos muestra los resultados descritos anteriormente para proceder a su interpretación.

Tabla 4: Estado de Posición Financiera Comparativo Por el Periodo 2009-2013
(Cifras Expresadas En Millones de Pesos)

Conceptos	Ejercicio 2009	% Int	Ejercicio 2013	% Int	Variación 2009-13	% Var	% Int.
ACTIVO							
Circulante	2,099	6%	2,627	5%	528	25%	3%
No Circulante	32,799	94%	48,804	95%	16,005	49%	97%
Total Activo	34,898	100%	51,431	100%	16,533	48%	
PASIVO							
A Corto Plazo	2,365	7%	7,344	14%	4,979	210%	30%
A Largo Plazo	3,767	11%	10,847	21%	7,080	188%	43%
Total Pasivo	6,132	18%	18,191	35%	12,059	197%	73%
PATRIMONIO	28,766	82%	33,240	65%	4,474	15%	27%
Total Pasivo más Patrimonio	34,898	100%	51,431	100%	16,533	48%	100%

Estado comparativo de posición financiera presentado a nivel rubro que nos muestra las variaciones del 2009 al 2013 determinando Construcción con información presentada en la publicación de los Informes de Cuenta Pública 2009, 2010, 2011, 2012 y 2013 en el Portal del Gobierno del Estado.

Se observa que del 2009 al 2013 el Estado de Posición Financiera nos presenta un crecimiento del 48% derivado del incremento de 16,533 millones de pesos, al pasar de 34,898 millones de pesos en el 2009 a 51,431 millones de pesos en el 2013, sin embargo en el 2009 la proporción deuda-patrimonio presentaba una relación 18%-82% pasando en el 2013 a 35%-65%, teniendo que la proporción integral de la deuda a corto y largo plazo de 12,059 millones de pesos represento por sí sola el 73% del incremento total. Aplicando el procedimiento de razones simples, determinamos las razones de capital de trabajo (nos determina en términos monetarios la proporción con que se cuenta para hacer frente a los compromisos a corto plazo su comportamiento debe ser al menos igual o mayor a 1) y la razón de endeudamiento (nos determina la proporción de deuda en términos porcentuales en razón del activo total, su comportamiento debe ser el menor posible), para determinar las tendencias que fue presentando estos indicadores del 2009 al 2013, mismas que se presentan en la tabla 5.

Tabla 5: Tendencia de las Razones de Capital de Trabajo y de Endeudamiento del 2009 Al 2013
(Cifras En Millones de Pesos)

Razón financiera simple	2009	2010	2011	2012	2013	TendenciaPara el 2014
Razón de Capital de Trabajo	89%	78%	49%	46%	36%	23%
Razón de endeudamiento	18%	21%	35%	32%	35%	39%

Tabla que nos muestra la tendencia que presentó la razón de capital de trabajo y de endeudamiento del 2009 al 2013. Construcción con información de los Estados de Posición Financiera presentados en los Informes de Cuenta Pública 2009, 2010, 2011, 2012 y 2013. Para el cálculo estas razones financieras, se tomó como referencia las siguientes relaciones matemáticas: Razón de capital de trabajo= Activo circulante / Pasivo circulante; Y para Razón de endeudamiento = Pasivo Total / Activo Total.

Como podemos observar a partir del ejercicio 2010 se empieza a notar la tendencia negativa que guarda la razón de capital de trabajo al pasar de 89% del 2009 al 36% en el 2013, producto de irse incrementando el importe del pasivo a corto plazo por la utilización de financiamiento de proveedores de materiales y servicios, así como la utilización de créditos bancarios revolventes a corto plazo, lo cual se ve reflejado en la tendencia negativa que presenta la razón de endeudamiento al pasar del 18% en 2009 al 35% en 2013, al utilizar adicionalmente al financiamiento a corto plazo un mayor financiamiento a largo plazo, que al aplicar el procedimiento de tendencias podemos determinar que para el ejercicio 2014 se espera una razón de capital de trabajo del 23% y una razón de endeudamiento del 39%. lo que nos hace determinar que el Estado de Sonora no cuenta actualmente con una estabilidad financiera.

Estado de Origen y Aplicación de Recursos

A continuación en la tabla 6 presentamos el Estado de Origen y Aplicación de Recursos que nos muestra la fuente de origen de los recursos y a que rubro fueron aplicados por el periodo 2009-2013, es importante mencionar que estos importes representan movimientos netos del periodo en mención.

Tabla 6: Estado de Origen y Aplicación de Recursos Por el Periodo 2009-2013
(Cifras En Millones de Pesos)

Conceptos	Importe	%
Orígenes de Recursos		
De las Cuentas de Pasivo a Corto Plazo	4,979	30%
De las Cuentas de Pasivo a Largo Plazo	7,080	43%
De los Resultados de los Ejercicios (Patrimonio)	4,474	27%
Total de Orígenes	16,533	100%
Aplicación de Recursos		
A cuentas de Activo Circulante	528	3%
A cuentas de Activo Fijo	16,005	97%
Total de Aplicaciones	16,533	100%

Construcción con información extraída de la tabla número 5.

Como podemos observar, es notable que el 73% de los Orígenes de los recursos provienen de fuentes de financiamiento externo originados como ya se había establecido previamente en el análisis de los Ingresos, Gastos y Balance General, mismos se aplicaron en un 97% en el rubro de Activo Fijo (Inversión en Infraestructura, Equipo de Transporte, Equipo de Oficina etc. Este crecimiento sustentado con financiamiento por deuda a corto y largo plazo afectara en los subsecuentes ejercicios el crecimiento y desarrollo del Estado al presentar un saldo por amortizar al 31 de diciembre del 2013 de 18,191 millones de pesos como se puede apreciar en la tabla 4, ya que se tendrán que utilizar los recursos de los subsecuentes años al pago de estas deudas.

CONCLUSIÓN

Una buena relación entre rendición de cuentas, eficiencia y eficacia es la base fundamental para lograr una adecuada planificación de la gestión y desempeño administrativo. Una constante evaluación a su desempeño, es como puede calificarse a un ente público como eficiente y eficaz. Toda administración pública del ámbito a que corresponda, debe enfocarse a lograr de manera efectiva la satisfacción de las necesidades de la sociedad, por lo que deben de actuar con una adecuada gestión y desempeño que los lleve a cumplir con la normatividad aplicable así como con las expectativas puestas en ellos por la sociedad y acorde a la visión y misión establecidas en su Plan de Desarrollo.

Es fundamental para poder satisfacer las necesidades de una sociedad y lograr índices de crecimiento y desarrollo administrando, que toda administración pública del ámbito municipal estatal o federal, logren incrementar sus ingresos a través de la recaudación y gestión de recursos, sin embargo es importante que esta fuente de recursos sea utilizada solo en programas prioritarios y de atención a fenómenos emergentes encausados a satisfacer o solucionar necesidades de la sociedad, lo que permitirá no hacer uso de recursos de la fuente de financiamiento, sin embargo se observa al analizar la variación que presentaron los ingresos durante el periodo 2009-2013 que estos, presentaron un comportamiento igual en cada una de sus fuentes de recursos (ver tabla 2, figura 1). Lo anterior nos muestra que el estado no fue capaz de generar los ingresos suficientes que le permitan hacer frente a sus compromisos de pago de deuda, gasto corriente e inversión, teniendo que recurrir al uso de más financiamiento, por lo que consideramos que se tiene que establecer para los próximos años, medidas fuertes de ahorro y austeridad en el gasto corriente, así como aplicar los recursos a programas prioritarios de inversión, establecer estrategias de recaudación y de gestión ante las autoridades federales para obtener más ingresos y apoyos extraordinarios.

Para finalizar, una vez efectuado nuestro análisis, consideramos que el gobierno del Estado de Sonora en su administración por el periodo 2009-2013 no ha administrado los recursos financieros de una manera eficiente y efectiva, aun cuando se determinaron medidas de racionalidad y austeridad en el ejercicio 2012, estas no fueron aplicadas de manera efectiva en el ejercicio del Gasto Público, por lo que no se ha logrado presentar unas finanzas públicas sanas que garanticen un futuro económico sostenible, que impacte en el crecimiento y desarrollo del Estado y en la satisfacción de las necesidades de la sociedad. Se pone a consideración la siguiente recomendación; si no se logra un equilibrio entre los Ingresos y los gastos que permitan al Estado no recurrir a mas endeudamiento, estableciendo un programa de pagos y amortización de la deuda acorde a los recursos del estado sin afectar los programas prioritarios de salud, educación y seguridad, se tendrá que recurrir a la venta de parte de sus bienes inmuebles, afectando al patrimonio del estado y de la sociedad, que le permitirán hacer frente a sus compromisos de gasto y de pago de la deuda, saneando sus finanzas que actualmente presentan altos niveles de endeudamiento y bajos niveles de liquidez resultado del excesivo uso de recursos por financiamientos, llevando a cabo los ajustes necesarios en el gasto programado en razón de los ingresos captados, estableciendo medidas de racionalidad y austeridad.

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BIOGRAFÍA

Francisco Javier Pestaño Uruchurtu, es Doctor en Administración Educativa por el Instituto Pedagógico de Posgrado de Sonora A.C. Maestro en Administración por la Universidad de Sonora. Profesor Investigador de Tiempo Completo en la Universidad Estatal de Sonora. Profesor con Perfil PRODEP desde 2013.

Rossana Palomino Cano, es Doctora en Administración Educativa por el Instituto Pedagógico de Posgrado de Sonora A.C. Maestra en Administración por la Universidad de Sonora. Profesora Investigadora de Tiempo Completo en la Universidad Estatal de Sonora. Profesor con Perfil PRODEP desde 2012.

Erika Olivas Valdez, es Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos. Maestra en Economía Aplicada por el Colegio de la Frontera Norte. Profesora Investigadora de Tiempo Completo en la Universidad Estatal de Sonora. Reconocida como investigadora nivel 1, por el Sistema Nacional de Investigadores, en septiembre de 2014 y profesora con Perfil PRODEP desde 2011.

CONOCIMIENTO QUE TIENEN LOS EMPLEADOS DEL ÁREA DE GESTIÓN HUMANA EN LAS INSTITUCIONES DE SALUD

Gladys Irene Arboleda Posada, Universidad de Antioquia

RESUMEN

Este artículo es resultado una investigación de corte transversal con la participación de 224 empleados de instituciones prestadoras de servicios de salud de mediana (322) y alta complejidad (52) que buscó Identificar el grado de conocimiento mediante la aplicación de encuestas, que los empleados tienen de los programas desarrollados por el área de gestión humana en el Valle de Aburra, Colombia. Se encontró que las instituciones estudiadas cuentan con departamento o persona encargada de la Gestión Humana; los encuestados en su mayoría no han sido beneficiados de programas de desarrollo personal y profesional. No se cuenta en la mayoría de instituciones con programas de inducción, reinducción, entrenamiento, capacitación y evaluación, integrados y permanentes. De lo anterior se destaca la importancia de que las instituciones cuenten con un área que gestione el activo intangible más importante como es el capital humano.

PALABRAS CLAVE: Recursos Humanos, Capacitación, Educación Basada En Competencias, Planes de Motivación del Personal, Evaluación de Recursos Humanos En Salud

KNOWLEDGE OF EMPLOYEES AT HUMAN TALENT SERVICE IN HEALTH INSTITUTIONS

ABSTRACT

This article is the result of a cross sectional study to identify knowledge level of the staff of 224 employees at human resource management area at health institutions of medium (322) and high (54) complexity in Valle de Aburra. This study searched to determine the grade of knowledge by applying surveys to employees about developed programs by human resource management area from Valle de Aburra, Colombia. As results of present study it was found that in studied institutions count with a department or person in charge of human resource management; most of respondents don't benefit of personal and professional development programs. Majority of institutions are not available induction, reinduction, training and evaluation integrated and permanently programs. The foregoing stand out the importance of an area that manage the intangible asset in an institution more important as is human capital.

JEL: I1, J24, J32, M12, M51, M53, M54

KEYWORDS: Human Resources, Education, Competency-Based Education, Employee Incentive Plans, Health Human Resource Evaluation

INTRODUCCIÓN

Los recursos humanos son indispensables para hacer viables los sistemas de salud; promover la eficiencia, eficacia y calidad en el sector (1). Existe una fuerte relación entre la calidad de la atención de salud y la calidad de la formación de los profesionales que la brindan. Al respecto, la OMS refiere numerosas experiencias que demuestran que la cantidad y la calidad de los trabajadores de la salud tiene estrecha relación con la calidad de salud de la población (2).

El personal representa el capital humano de una organización, el conocer las necesidades reales o sentidas que influyan en su desempeño laboral, es una prioridad que permite ejecutar acciones tendientes a ofrecer a los trabajadores aquellos elementos que contribuyan a lograr la satisfacción en el desempeño de sus funciones, lo cual se verá reflejado en la productividad y el ambiente de trabajo. El recurso humano, para ser productivo y competitivo, debe renovar de manera continua sus conocimientos y capacidades con el fin de insertarse en los mercados globales actuales (3). Las condiciones de desarrollo personal y profesional en los empleados vinculados laboralmente al sector salud se pueden ver afectadas por aspectos como el desestímulo a las promociones y a los ascensos en la escala laboral, la insatisfacción por el escaso acceso a programas de capacitación, disponibilidad de tiempo, limitaciones de recursos económicos por parte de los empleadores para que el personal acceda a la educación superior, además de estímulos laborales insuficientes (4).

REVISIÓN LITERARIA

En el estudio de Gladys A, en el tema de capacitación se encontró que la mayoría de directivos manifestaron que no hay programas de enseñanza definidos, acordes a las necesidades de sus empleados y las demandas del sector salud. Asimismo, tienen dificultades en el acceso a programas de capacitación, debido a factores económicos y de tiempo (5). En Colombia, Conteras y Medina (6), encontraron en un estudio realizado al personal de la salud, bajos resultados en las áreas de desarrollo, inducción, entrenamiento, capacitación, redistribución y administración de salarios, y bajo nivel en la medición de necesidades, expectativas y satisfacción con su trabajo del equipo humano de las instituciones evaluadas.

Robles y colaboradores (11), encontraron en España, que el 25,1% de los encuestados considera como satisfactorias o muy satisfactorias las peticiones de capacitación de los trabajadores, y el 27,8% manifiesta que las posibilidades de formación que brinda la institución son adecuadas o muy adecuadas (1 de Gladis ingreso y capacitación). Con relación a las competencias Alles (7) enuncia que si un empleado está al tanto de las competencias de su cargo en los niveles requeridos puede autoevaluarse y controlar sus propias conductas, de tal forma que al ser evaluado tenga mayor claridad y disposición hacia un plan de mejoramiento. La formación Basada en Competencias, es el modelo que los organismos internacionales recomiendan, en este modelo el currículo se diseña a partir de las competencias que el campo laboral demanda, integrando habilidades y actitudes requeridas para formar profesionales competentes (8).

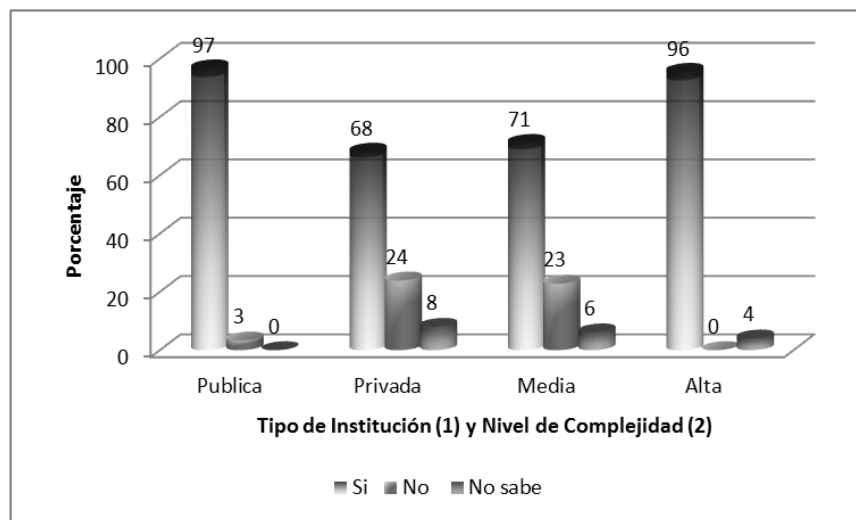
METODOLOGÍA

Investigación de corte transversal. La ejecución se llevó a cabo mediante la aplicación de encuestas a los empleados para la evaluación del Conocimiento de las políticas de investigación. La Población fue el personal que laboraba en las Instituciones Prestadoras de Salud (IPS) de Alta y Mediana Complejidad en el Valle de Aburrá en el año 2011, estas IPS fueron 374, de las cuales 52 de complejidad alta y 322 de complejidad media. Para llegar al número de empleados a encuestar, se solicitó telefónicamente información, sobre la cantidad aproximada de empleados a las 69 Instituciones elegidas aleatoriamente. El total de la muestra fue de 224 empleados. En el análisis de las variables: tipo de entidad, nivel de atención, información socio demográfica, formación académica y laboral del encuestado, se calcularon porcentajes y pruebas Chi cuadrado en tablas de contingencia para determinar relación entre las variables. En todos los casos, se consideró como significativa cualquier valor-p menor de 0,05. La información recibida fue de carácter confidencial, se utilizó únicamente para fines académicos y dar cumplimiento a los objetivos propuestos. Se garantizó la omisión de los nombres de los encuestados. Las preguntas hechas no tocaron la intimidad, se contó con el consentimiento informado según lo establece la resolución 8430 de 1993 del Ministerio de Salud de Colombia.

RESULTADOS

A continuación se presentan los resultados más sobresalientes: Con relación a la existencia de un departamento o persona encargada de la gestión humana, el 76% manifestó que si existe en su institución. Analizando con el tipo de entidad, el 96% en la pública y el 68% en las privadas, manifestaron lo mismo. Observando con el nivel de complejidad, casi la totalidad de las altas manifestaron la existencia del departamento o persona encargada de la gestión humana.

Figura 1: Departamento de Gestión Humana Según Tipo de Institución y Nivel de Complejidad

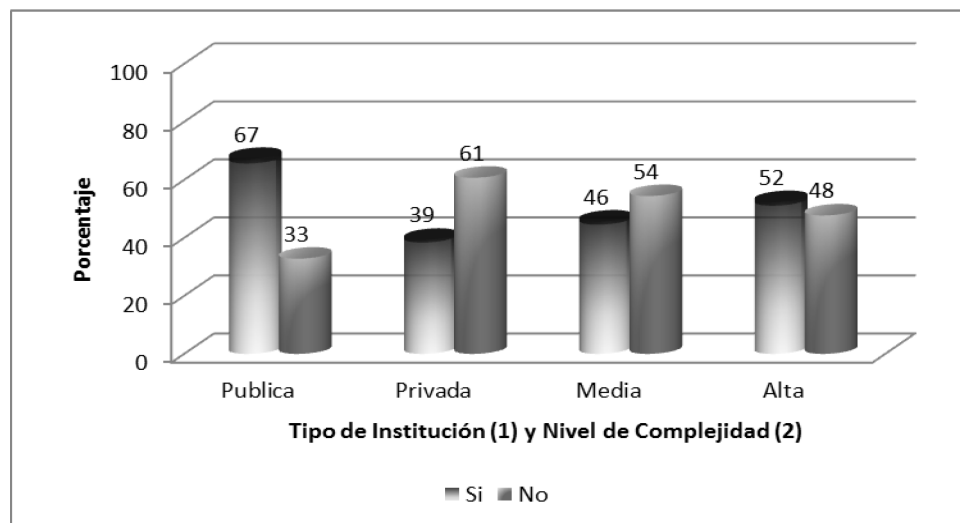


(1) $X^2=19,996$, $gl=2$, $p=0,000$, 1 casillas (16,7%) tienen una frecuencia esperada inferior a 5, son dependientes

(2) $X^2=12,932$, $gl=2$, $p=0,000$, 1 casillas (16,7%) tienen una frecuencia esperada inferior a 5, son dependientes

Fuente: Elaboración propia

Figura 2: Beneficiados de Programas de Desarrollo Profesional Según Tipo de Institución y Nivel de Complejidad



(1) $X^2=12,824$, $gl=1$, $p=0,000$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son dependientes

(2) $X^2=0,399$, $gl=1$, $p=0,527$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes

Fuente: Elaboración propia

Analizado si se han beneficiado de programas institucionales que propicien el desarrollo profesional, alrededor de la mitad habían sido beneficiados; expresándose en mayor proporción en instituciones públicas, con el nivel de complejidad, no se presentan mayores diferencias entre la alta y la media.

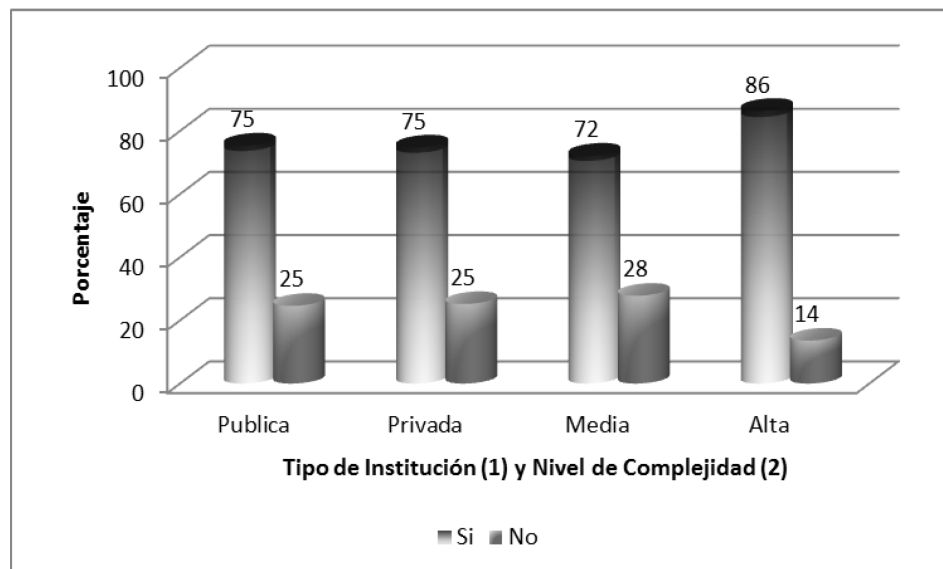
Tabla 1: Herramientas Para Evaluar el Desempeño Según Tipo de Institución

Herramientas Para Evaluar el Desempeño(A)	Tipo de Institución					
	Pública		Privada		Total	
	n	%	n	%	n	%
Cuestionarios	25	45,5	47	31,8	72	35,5
Autoevaluación	29	52,7	66	44,6	95	46,8
Evaluación por competencias	43	78,2	58	39,2	101	49,8
Entrevistas	21	38,2	35	23,6	56	27,6
Visualización directa de las funciones	32	58,2	102	68,9	134	66,0
Total	55		148		203	100,0

Los porcentajes y los totales se basan en los encuestados. a Agrupación de dicotomías. Tabulado el valor 1. Fuente: Elaboración propia

Ante la pregunta ¿Sabe si la institución utiliza algunas de las siguientes herramientas para evaluar su desempeño?, la respuesta afirmativa más alta correspondió a la visualización directas de las funciones con el 66%, seguida de la evaluación por competencias y la autoevaluación. En las instituciones públicas, la evaluación por competencias fue el porcentaje más representativo, en las privadas el mayor porcentaje estaba dado para la visualización directa de funciones. Otras herramientas utilizadas para evaluar el desempeño según manifestaron los investigados fueron: Auditoria de historia clínica, auditoria de procesos, cumplimiento y seguimiento a los acuerdo de gestión, dictamen de los organismos de control, evaluación anual a carrera administrativa, informe de metas entre otras.

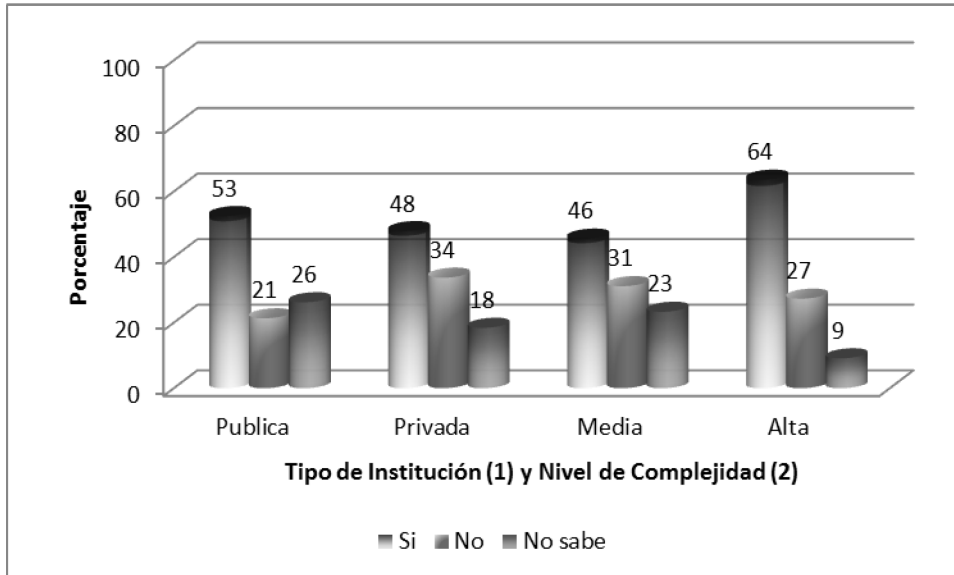
Figura 3: Competencias Definidas Para el Cargo Según Tipo de Institución y Nivel de Complejidad



(1) $X^2=0,000$, $gl=1$, $p=1,000$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes
 (2) $X^2=3,055$, $gl=1$, $p=0,081$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes
 Fuente: Elaboración propia

Las tres cuartas partes de los encuestados, afirmaron que la institución tiene definidas competencias requeridas para su cargo, no se observaron diferencias entre las públicas y las privadas, mientras que porcentaje el más representativo (86%), se encontró en las de alta complejidad.

Figura 4: Plan de Formación Por Competencias Según Tipo de Institución y Nivel de Complejidad



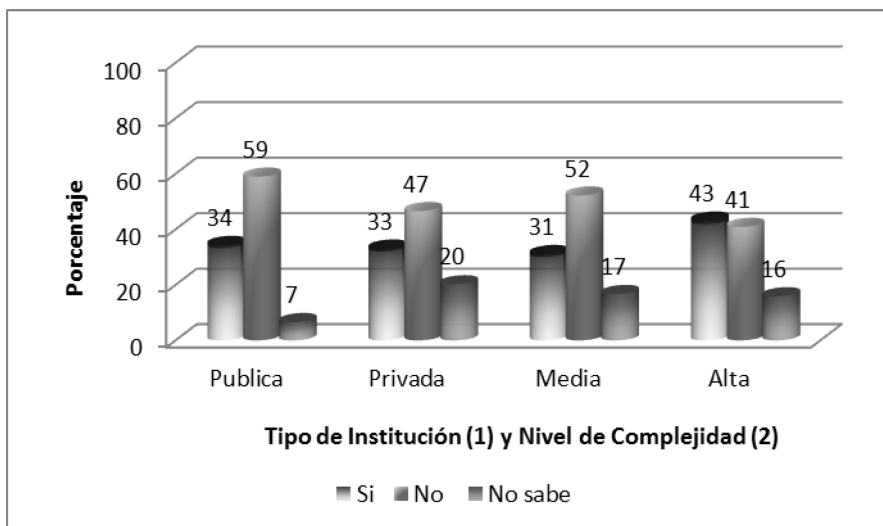
(1) $X^2=3,775$, $gl=2$, $p=0,151$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes

(2) $X^2=6,018$, $gl=2$, $p=0,049$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son dependientes

Fuente: Elaboración propia

El 49% manifestaron que en su institución hay plan de formación por competencias para cada cargo, destacándose los de complejidad alta. No se encontraron diferencias significativas entre instituciones públicas y privadas, pero si con relación al nivel de complejidad. Se destaca que el 26% en las instituciones públicas manifiestan no saber al respecto.

Figura 5: Programas de Ascenso y Rotación de Puestos Según Tipo de Institución y Nivel de Complejidad



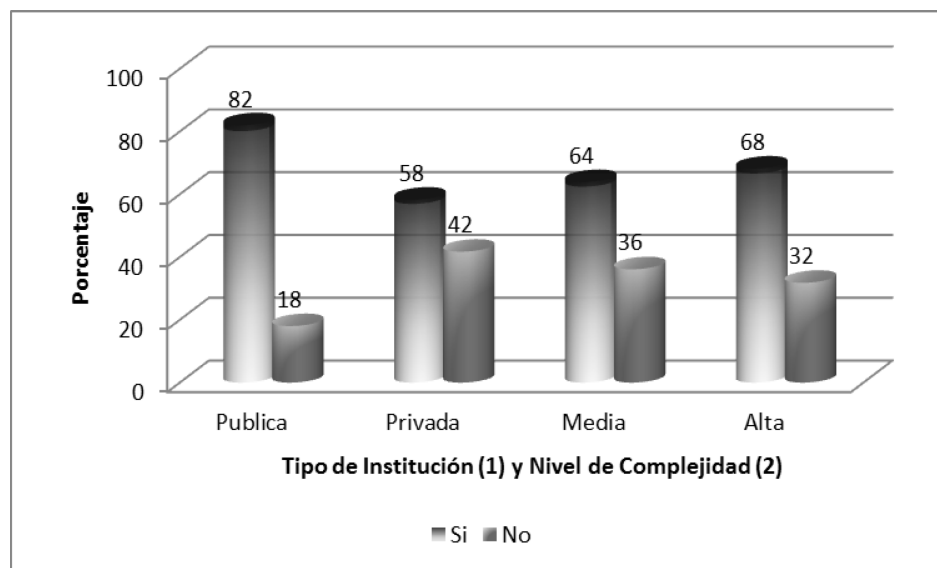
$X^2=6,420$, $gl=2$, $p=0,040$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son dependientes

$X^2=2,456$, $gl=2$, $p=0,293$, 0 casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes

Fuente: Elaboración propia

El 50% expresaron que en sus instituciones no existen programas de ascensos y rotación, el 59% del personal de las instituciones públicas respondieron que estas no cuentan con dichos programas, un porcentaje un poco menor en las privadas tenían el mismo concepto, estas diferencias fueron significativas. En cuanto al nivel de complejidad, el concepto negativo fue mayor en las instituciones de mediana complejidad.

Figura 6: Reinducciones Según Tipo de Institución y Nivel de Complejidad



$X^2=9,895, gl=1, p=0,002, 0$ casillas (0,0%) tienen una frecuencia esperada inferior a 5, son dependientes
 $X^2=0,128, gl=1, p=0,720, 0$ casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes
 Fuente: Elaboración propia

A la pregunta ¿En el desarrollo de su labor ha recibido reinducciones que le permiten mantenerse actualizado? dos terceras partes lo manifestaron positivamente, siendo amplia y significativa la diferencia entre los empleados de instituciones públicas y privadas, 82% y 58% respectivamente. En cuanto al nivel de complejidad no se observaron diferencias apreciables.

Tabla 2.: Reinducciones Según Formación Académica y Antigüedad En Años

Reinducciones	Formación Académica(1)							
	Técnico		Profesional		Especialista		Total	
	n	%	n	%	n	%	n	%
Si	78	65,0	43	61,4	24	70,6	145	64,7
No	42	35,0	27	38,6	10	29,4	79	35,3
Total	120	100,0	70	100,0	34	100,0	224	100,0
	Antigüedad en años(2)							
	1 - 5		6 - 10		Más de 10		Total	
Si	97	63,4	16	51,6	32	80,0	145	64,7
No	56	36,6	15	48,4	8	20,0	79	35,3
Total	153	100,0	31	100,0	40	100,0	224	100,0

$X^2=0,849, gl=2, p=0,654, 0$ casillas (0,0%) tienen una frecuencia esperada inferior a 5, son independientes
 $X^2=6,541, gl=2, p=0,038, 0$ casillas (0,0%) tienen una frecuencia esperada inferior a 5, son dependientes
 Fuente: Elaboración propia

En la formación académica, no se observaron diferencias apreciables, en sentido contrario a la antigüedad donde las diferencias son significativas y de quienes llevaban laborando más de 10 años en la institución, el 80% afirmaron haber recibido reinducción.

CONCLUSIONES

Los hallazgos de esta investigación evidenciaron que estas instituciones cuentan con departamento o persona encargada de la Gestión Humana; los encuestados en su mayoría no han sido beneficiados de programas de desarrollo personal y profesional. No se tiene en la mayoría de instituciones programas de inducción, reinducciones, entrenamiento, capacitación y evaluación, integrados y permanentes. De lo anterior se destaca la importancia de que las instituciones cuenten con un área que gestione el activo intangible más importante como es el capital humano. Las debilidades en este tema pueden deberse a que no se cuenta con presupuesto suficiente y adecuado para la implementación de esos programas, o hay debilidad en la gestión gerencial del capital humano.

se requiere la implementación de programas que permitan identificar y valorar el capital humano con miras a la creación de un capital intelectual, estructural y relacional, fomentando el aprendizaje individual y colectivo. En cuanto a las herramientas para evaluar el desempeño las más utilizadas según los encuestados son: visualización directa de funciones, evaluación por competencias y autoevaluación, sin ser estos porcentajes representativos. Por su parte algunos entrevistados manifiestan que no hay programas definidos para evaluar el desempeño porque apenas están implementando el manual de funciones y competencias para los diferentes cargos; esta situación difiere para instituciones de alta complejidad que en la mayoría cuentan con estos programas y aplican con rigor diferentes herramientas para tal fin. Es preocupante entonces, que las instituciones que no hacen uso de estos instrumentos y metodologías no pueden identificar oportunamente las fortalezas y debilidades del personal en el desarrollo de sus funciones y con ello la implementación de los planes de mejoramiento, acarreado limitaciones al desarrollo del capital humano y la competitividad de la empresa.

Retomando los resultados, una de las principales herramientas para evaluar el desempeño es la evaluación por competencias, lo cual guarda relación con las tendencias administrativas modernas que la ubican como uno de los medios para alcanzar el éxito en las organizaciones de la mano con la Gestión del Conocimiento. Es así, como las instituciones del sector deben interiorizar el concepto e implementarlo en su quehacer; asimismo, hacerlo visible en la gestión de recursos humanos. De las fortalezas que presenta este tipo de evaluación es que se focaliza en el desempeño más que en la persona, se refiere a un saber actuar y promueve un lenguaje común⁵⁴ (9). Con respecto al tema de reinducciones la mayoría de los encuestados dicen que casi no existen en la institución, lo cual llama la atención en la medida que si los empleados no reciben reinducciones periódicamente no se puede pretender que estos se involucren con el desarrollo de las metas institucionales, interioricen la misión de la misma y adquieran un mayor sentido de pertenencia; lo cual trae como consecuencia el manejo no adecuado de los procesos, reflejándose en el aumento de los costos institucionales. Los procesos de inducción y reinducción garantizan al empleado el éxito en su desarrollo profesional y en la institución donde se desempeña, ya que al conocer y reconocer sus funciones con mayor precisión disminuye los errores, esto conlleva a la prestación de un servicio con mayor calidad y oportunidad, donde impacta directamente al usuario, aumentando la productividad y la buena imagen institucional⁵⁸ (10).

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IMPLEMENTACIÓN DEL CONTROL ESTADÍSTICO PROCESO A TRAVÉS EQUIPOS DE CONTROL ELECTRÓNICOS PARA CUMPLIR CON LA CALIDAD DE LA TIRA DE ACERO

Felipe Jiménez Zavala, Instituto Tecnológico Superior de Monclova “Ejercito Mexicano”

David Alejandro Cortés Guerrero, Instituto Tecnológico Superior de Monclova “Ejercito Mexicano”

Edith Margoth Meléndez López, Instituto Tecnológico Superior de Monclova “Ejercito Mexicano”

Adolfo Quezada Contreras, Instituto Tecnológico Superior Monclova “Ejercito Mexicano”

RESUMEN

Actualmente la Calidad de un proceso o producto es una parte fundamental en el desarrollo de cualquier empresa para satisfacer las necesidades y expectativas del cliente; fomentando la confianza de que los productos y servicios que ofrece son competitivos y rentables para la sociedad. Implementar métricas y herramientas estadísticas válidas para el logro de las características críticas de Calidad para productos y/o servicios es necesario. Para controlar el proceso de la tira de acero a través de equipos electrónicos, primero tenemos que tener entradas y salidas medibles satisfactoriamente, así como identificar las variables críticas del proceso que puedan tener un impacto desfavorable en las características del producto esto a través de la recolección de información. Estableciendo una base de datos confiable para el control, análisis y estabilidad estadística para la toma de decisiones a través de los índices de desempeño C_p , C_{pk} , P_p , P_{pk} , L_y , estableciendo mejoras de producto a través de Statistical Process Control_{MR} (SPC/CEP) y Loss Function_{MR}, logrando: Minimizar quejas del cliente de las características especiales, establecer meta 3.4 PPMD, minimizar costos de no calidad y una función de pérdida aceptable de acuerdo a la capacidad.

PALABRAS CLAVE: Optimización, Calidad, Estadística

IMPLEMENTATION OF STATISTICAL PROCESS CONTROL THROUGH ELECTRONIC CONTROL EQUIPMENT TO MEET QUALITY STEEL STRIP

ABSTRACT

Currently the Quality of a process or product is an essential part in the development of any business to meet the needs and expectations of customers; building confidence that the products and services offered are competitive and profitable for society. Implement statistically valid metrics and tools to achieve the critical features of quality for products and / or services required. To monitor the process of the steel strip through electronic equipment, we must first have successfully measurable inputs and outputs, and identify critical process variables that may have an adverse impact on product characteristics through this collection information. Establishing a reliable database for monitoring, analysis and statistical stability for decision-making through performance indices CP , Cpk , Pp , Ppk , Ly , establishing product enhancements through Statistical Process Control[®] (SPC / CEP) and loss function[®], achieving: Minimize customer complaints of the special features, goal Set 3.4 PPMD, minimize costs and no quality loss function a good according to the capacity.

JEL: L61,G13

KEYWORDS: Optimization, Quality, Statistics

INTRODUCCION

En Calidad actualmente hay metodologías, Métricas y herramientas proporcionadas por los gurús de calidad y en este proyecto no podrían faltar. Nuestro problema son los procesos continuos para asegurar el Control Estadístico de Proceso es muy complicado ya que no se puede parar la línea para muestrear de manera representativa un rollo de 1.0 -1.5 km. De longitud y enrollado para su medición en espesor y ancho parando frecuentemente la línea para medir e ir construyendo la carta de control no es posible y más cuando es en caliente. Pero como garantizar que toda la cinta está dentro de la especificación requerida por el cliente. Entonces tenemos que hacer uso de los medios electrónicos de control y robots (software y hardware) para el muestreo y control de la variabilidad de la cinta Entre los indicadores que existen para una característica especial, dimensional están los índices de Ppk y Cpk ≥ 1.33 estos índices quieren decir cómo se mantiene la cinta en su habilidad real de proceso en todo lo largo y ancho de la misma. De nuestros clientes más importantes que solicitan esta característica son los del sector automotriz, obteniendo este indicador se puede inferir si podemos mantener el indicador y posteriormente lograr hasta 3.4 PPMD en la cinta y en lote de producción en la magnitud dimensional la cual en nuestra planta supera la producción 500 rollos cada 24 horas. Esta investigación se presenta de manera en la que se van necesitando los algoritmos del manual de referencia Statistical Process Control second edition de la AutomotiveIndustryActionGroup (AIAG) el cual nos va dando la pauta para ir haciendo la investigación para una aplicación que mejore las variables o factores de ruido que están impactando el proceso y por ende al indicador del producto.

REVISION LITERARIA

En esta literatura se menciona que es necesario un muestreo aleatorio y representativo del producto siendo que los indicadores se basan en la normalidad de los datos mencionando como prueba de normalidad el histograma y la prueba Anderson Darling. Esta prueba mide en qué grado los datos siguen una distribución normal. Mientras mejor se ajuste la distribución a los datos. Este estadístico significa Las hipótesis para la prueba de Anderson-Darling son:

H_0 : Los datos siguen una distribución normal. Hipótesis nula

H_1 : Los datos no siguen una distribución normal. Hipótesis alternativa

Si el valor p (cuando está disponible) para la prueba de Anderson-Darling es inferior al nivel de significancia seleccionado (generalmente 0.05 ó 0.10), concluya que los datos no siguen la distribución normal. Por lo que el indicador no es válido si se sigue calculando igual. El manual hace referencia a estudios propuestos cuando los datos son no normales se debe calcular el índice de habilidad de desempeño de proceso Ppk con las transformaciones las cuales son: Box Cox, Johnson, modelos unimodales.

METODOLOGIA

En este estudio se utilizó la metodología Define, Measurement, Analyses, Improvement, Control (DMAIC). Se define el problema no se aseguraba si los índices estaban bien calculados en calibre, Se estaban reportando muy altos los Cpk's y Ppk's algunas veces no se mantenían pasaban 1, 00 a 1, 33, 1,67 hasta > 5 en caso de los anchos Y aun así teníamos producto sospechoso o reprocesado en calibre. Iniciamos con la medición verificamos que los procesos de medición cumplieran con las pruebas de MeasurementSystemsAnalyses (MSA), Sesgo (Bias), Estabilidad, Linealidad, GR&R En los anchos se determinó que los datos son no normales por lo que se define utilizar el Ppk las transformaciones Johnson. Para analizar se tomó en consideración los productos en rollo de mejor cumplimiento en los índices Cpk,

Ppk y validados con el cliente, como se comportaron las variables del proceso, y como se comportaron cuando los índices bajaron en relación a la calidad del producto manufacturado.

Muestra

Tabla 1: Muestra de Espesores En Rollos de Laminación En Caliente

Cono	Espesor Nominal (Mm)	Limite Inferior de Especificacion (Mm)	Limite Superior de Especificacion (Mm)	Cantidad de Datos Por Rollo	Cantidad de Rollos Muestreados
6392	2.26	2.16	2.36	266	5
6567	6.35	6.20	6.50	280	5
6607	1.83	1.74	1.92	258	5
6609	2.03	1.88	2.18	263	5

En esta tabla se describe la muestra representativa de rollos de los cuales se obtuvieron los datos para realizar el análisis. El cono es un conjunto de rollos que tienen las mismas especificaciones, el valor nominal es aquel en el que se desea que se encuentre la media de las mediciones de cada rollo, los límites de especificación están dados por el cliente y no se deben alterar ni modificar para el estudio. Se dictaminó que de cada cono se obtuviera una cantidad de 5 rollos, los cuales se eligieron aleatoriamente. De cada cono se consideraron todos los datos arrojados por el software SIEMENS VAI para el estudio.

Tabla 2: Muestra de Espesores En Rollos de Laminación En Caliente, Aplicando Muestreo Aleatorio

Cono	Espesor Nominal (Mm)	Limite Inferior de Especificacion (Mm)	Limite Superior de Especificacion (Mm)	Cantidad de Datos Por Rollo	Cantidad de Rollos Muestreados
6392	2.26	2.16	2.36	100	5
6567	6.35	6.20	6.50	100	5
6607	1.83	1.74	1.92	100	5
6609	2.03	1.88	2.18	100	5

En esta tabla se describe la muestra representativa de rollos de los cuales se obtuvieron los datos para realizar el análisis. Por efectos de estudio, se emplearon los mismos rollos para observar la diferencia existente al calcular los índices de capacidad empleando todos los datos arrojados por el software SIEMENS VAI y al emplear un muestreo aleatorio. Se dictaminó que para unificar criterios se emplearía una muestra de tamaño $n=100$. Los datos fueron obtenidos utilizando un muestreo aleatorio simple, con este muestreo se creó otra base de datos a la que se le realizaron las mismas pruebas.

En la primera fase de comprobó que los datos obtenidos precedieran de una distribución normal. Se empleó la prueba de Anderson-Darling con un nivel de significancia de 5%.

En la segunda fase se calcularon los índices de capacidad C_p y C_{pk} , P_p y P_{pk} de los rollos seleccionados. Se emplearon los siguientes algoritmos para realizar los cálculos:

$$C_p = \frac{LSE - LIE}{6\sigma_c} = \frac{LSE - LIE}{6\left(\frac{R}{d_2}\right)} \quad C_{pk} = \frac{LSE - \bar{X}}{3\sigma_c} = \frac{LSE - \bar{X}}{3\left(\frac{R}{d_2}\right)} \quad C_{pk} = \frac{\bar{X} - LIE}{3\sigma_c} = \frac{\bar{X} - LIE}{3\left(\frac{R}{d_2}\right)}$$

$$P_p = \frac{LSE - LIE}{6s} = \frac{LSE - LIE}{6s} \quad P_{pk} = \frac{LSE - \bar{X}}{3s} = \frac{LSE - \bar{X}}{3s} \quad P_{pk} = \frac{\bar{X} - LIE}{3s} = \frac{\bar{X} - LIE}{3s}$$

Transformadas de Johnson: para los datos que no normales

$$S_B \quad w = \log\left(\frac{x}{(1-x)}\right) \quad \text{Con límites (Bounded)}$$

$$S_L \quad w = \log(x) \quad \text{Log Normal}$$

$$S_U \quad w = \sinh^{-1}(x) = \log(x + 1 + \sqrt{y^2 + 1}) \quad \text{Sin límites (Unbounded)}$$

Distribuciones multivariadas:

Un par de variables aleatorias X y Y tienen una distribución normal bivariada si, y solo si, su probabilidad de densidad está dada por:

$$f(x, y) = \frac{1}{2\pi\sigma_x\sigma_y\sqrt{1-p^2}} e^{\left(\frac{z}{2(1-p^2)}\right)}$$

$$\text{Donde } z = \left(\frac{x - \mu_x}{\sigma_x}\right)^2 - \frac{2p(x - \mu_x)(y - \mu_y)}{\sigma_x\sigma_y} + \left(\frac{y - \mu_y}{\sigma_y}\right)^2$$

$$p = \text{COV}(x, y) = \frac{\sigma_{xy}}{\sigma_x\sigma_y}$$

$$-\infty < x < \infty; -\infty < y < \infty; \text{donde } \sigma_x > 0; \sigma_y > 0$$

Para calcular el índice equivalente multivariado de P_{pk} la forma multivariada (e.g. $f(x, y)$) se suele determinar la proporción de no conformidad. En el caso bivariado esto debe ser:

$$p_z = \iint_{\text{zona de tolerancia}} f(x, y) dx dy$$

Este valor es convertido a valor z usando el inverso de la distribución normal estándar. Esto significa que el valor z es:

$$p_z = \int_{-\infty}^z e^{-\left(\frac{x}{2}\right)^2} dx \quad \text{Entonces, } P_{pk} = \frac{z}{3}$$

Un estimado de P_p puede encontrarse usando:

$$P_p = \frac{\text{área de especificación}}{\text{área est. 99.73\%}}$$

Donde la forma multivariada es usada para calcular el área estimada 99.73%. Por el motivo de que éste ajuste utiliza la variación total para calcular la proporción de no conformidad, no hay un análogo multivariado disponible para C_{pk} .

RESULTADOS

Aplicando la metodología descrita en la segunda fase se obtuvieron los índices de capacidad para cada rollo. La Tabla 3 representa los estadísticos descriptivos de los indicadores de capacidad. Haciendo una comparación del antes y después de realizar el muestreo aleatorio.

Tabla 3: Resumen de Resultados de los Indicadores de Capacidad

Cono	Promedio de Cpk (Antes)	Promedio de Cpk (Muestreo Aleatorio)
6392	3.84	1.90
6567	5.00	2.28
6607	4.45	1.57
6609	2.73	1.44

Esta tabla nos muestra la diferencia del indicador Cpk de los rollos que muestreamos anteriormente. La primera columna pertenece a los conos, recordemos que de cada cono se obtuvieron 5 rollos, para hacer más práctica la tabla se omitió los nombres de los rollos y generalizamos al poner solo en nombre del cono. Para realizar la segunda columna, se obtuvo el Cpk de los 5 rollos de cada cono y se calculó el promedio. Para la tercera columna se siguió el mismo procedimiento. Se observa claramente que los índices de Cpk disminuyeron considerablemente.

CONCLUSIONES

El presente proyecto nos ubica que aun en los sistemas electrónicos de control podríamos tener un margen de error significativo en los muestreos electrónicos y que aun cuando se controle en una nominal podríamos tener diferentes distribuciones y que el mismo manual de referencia del SPC segunda edición lo menciona de una manera sugerida el análisis multivariado. Por otra parte con este proyecto nos hemos dado cuenta que el nivel de detección de un sistema experto de control pudiera fallar si se desconocen las fuentes de interacción de las variables críticas del proceso y el desconocimiento de factores de ruido. El siguiente paso es el Multivariate Statistical Process Control(MSPC). Esto permite también tener la visión de que el indicador únicamente es un reflejo de lo que puede estar sucediendo en el proceso para mantenerse y mejorar la sigma es necesario determinar a través del análisis multivariado como podemos detectar una variación que desestabilice el proceso y que afecte la característica del producto y que el display del tracking electrónico pueda predecir la fuente de variación para su control.

Limitaciones :Dentro de las limitaciones las relevantes son: No todas las plantas de procesos continuos cuentan con un sistema experto de control, también que la mayor parte de las organizaciones que lo tienen piensa que el sistema experto puede hacer todo y que no puede haber limitaciones, No tener un pensamiento estadístico consciente de lo que está perdiendo por no tener un mejor control en el proceso.

ANEXOS

Anexo 1: Muestra las Perdidas Por No Mantener los Indicadores de Habilidad Real de Proceso

Cpk-Ppk	%Nivel de Confianza	Σ	Ppmo	Costos de Calidad
.95	95.43	1	690,00	No aplica
.98	98.74	2	308,537	No aplica
1.00	99.73	3	66,807	20-30% de /ventas
1.33	99.937	4	6,210	10-20%/ventas
1.67	99.999943	5	233	5-10%/ventas
2.00	99.9999998	6	3.4	<5%/ventas

Los resultados en tabla son obtenidos de diferentes artículos de internet con el enfoque y relación de los indicadores de habilidad real de proceso Vs. Costos de Calidad y Six Sigma.

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Felipe Jimenez Zavala Maestro en Ciencias adscrito en la cátedra de Six Sigma y Control Estadístico de Proceso en El Instituto Tecnológico Superior de Monclova Ejército Mexicano. Correo electrónico

David Alejandro Cortés Guerrero Maestro en Ciencias adscrito en la cátedra de Ingeniería de Calidad y Control Estadístico para la Calidad en El Instituto Tecnológico Superior de Monclova Ejército Mexicano. Correo electrónico

Edith Margot Melendez Maestra en Ciencias adscrita en la cátedra Ingeniería de Calidad del Instituto Tecnológico Superior de Monclova Ejército Mexicano Correo electrónico

Adolfo Quezada Contreras alumno de último semestre de la Carrera de Ingeniería Industrial en el Instituto Tecnológico Superior de Monclova Ejército Mexicano Correo electrónico

ANÁLISIS DEL IMPACTO EN LA APLICACIÓN DE LAS METODOLOGÍAS DE LA MANUFACTURA ESBELTA EN LAS PYMES DE LA REGIÓN CENTRO DE COAHUILA

Edith Margoth Meléndez López, Instituto Tecnológico Superior de Monclova “Ejército Mexicano”

Felipe Jiménez Zavala, Instituto Tecnológico Superior de Monclova “Ejército Mexicano”

David Cortés Guerrero, Instituto Tecnológico Superior de Monclova “Ejército Mexicano”

Sandra Lilia Jasso Ibarra, Instituto Tecnológico Superior de Monclova “Ejército Mexicano”

RESUMEN

El escenario del actual mundo globalizado nos obliga a la mejora continua y por consecuencia al enfoque sistemático de la calidad, que es uno de los parámetros más importante que contribuye a través de sus herramientas a la optimización, en esta investigación se sitúan a las PYMES de nuestra región centro de Coahuila como sujetas de análisis para establecer áreas de oportunidad y mejorar sus procesos a través de las diferentes metodologías de la calidad que conforma la manufactura esbelta. El objetivo del estudio fue analizar la utilización de estas metodologías, así como el impacto en los resultados económicos de la empresa; y diseñar una herramienta que apoye su implementación y estandarización en los proceso; a mayor porcentaje de utilización para que esto contribuya al desarrollo y permanencia de la PYME, y así mantener las fuentes de empleo que de ahí se generan.

PALABRAS CLAVE: Optimización, Calidad, Manufactura Esbelta

ANALYSIS OF IMPACT ON THE APPLICATION OF THE METHODOLOGY OF LEAN MANUFACTURING SMEs IN THE REGION CENTRE OF COAHUILA

ABSTRACT

The stage of today's globalized world requires us to continuous improvement and therefore the systematic approach to quality, which is one of the most important parameters contributing through their optimization tools, in this research are located at SMEs our central Coahuila region as subjects of analysis to determine areas of opportunity and improve their processes through different methodologies quality that makes lean manufacturing. The aim of the study was to analyze the use of these methodologies, and the impact on economic performance of the company; and design a tool to support the implementation and standardization of the process; to high utilization rate for this to contribute to the development and persistence of the SMEs, and keep the sources of employment are generated there.

JEL: D21, D61, L23, M11, Y10

KEYWORDS: Optimization, Quality, Lean Manufacturing

INTRODUCCIÓN

La necesidad de investigar sobre este tema, se presenta debido a los retos que se enfrentan en las empresas para mantenerse vigente y con expectativas de permanencia a largo plazo y para su contribución económica en el estado. En muchas pequeñas y medianas empresas no se tiene conocimiento sobre las metodologías de calidad o los beneficios que aportaría esta a su empresa, por tal motivo decidimos realizar un análisis a empresas que implementan metodologías de calidad, para visualizar los resultados que estas obtienen y establecer la referencia para el resto de ellas. Muchas de las PYMES no conocen metodologías de calidad o los beneficios que estas aportan, por ende se decidió realizar este proyecto en diferentes empresas para luego obtener porcentajes e analizarlos, y así, conocer los beneficios que se pueden obtener al implementar dichas metodologías, para que se cree conciencia de optimización en las PYMES ya que no están exentas de que en ellas se apliquen métodos y técnicas enfocadas a la maximización de sus procesos o servicios. Los objetivos de este trabajo son visualizar los beneficios que las PYMES tienen posterior a la aplicación de técnicas de calidad y metodologías Esbelta, así como cuáles son las más convenientes según el entorno productivo de la región centro de Coahuila. En estos días, más que en otras ocasiones, la Manufactura Esbelta es una herramienta útil, válida y actual. El mundo de la pyme no la ha asumido como filosofía, tan sólo ha utilizado parte, es hora de incluir en todas las operaciones de nuestro negocio. Esta investigación se presenta organizada de la siguiente manera: En la sección literaria se plantean los argumentos que soportan el uso de la metodología Esbelta en las PYMES de la región centro de Coahuila, así como el posicionamiento de las mismas en la economía del estado y por ende en el país. Posteriormente se presenta la metodología que se utilizó para establecer las estadísticas en función del uso de las diferentes metodologías que se utilizaron, el impacto que estas tuvieron en la economía de la empresa así las áreas de oportunidad para la futura utilización de estas. Consecutivamente se presentan los resultados obtenidos del desarrollo de la investigación. Y finalmente las conclusiones del trabajo realizado, así como sus limitaciones.

REVISION LITERARIA

Las micro, pequeñas y medianas empresas (PYMES), constituyen la columna vertebral de la economía nacional por los acuerdos comerciales que ha tenido México en los últimos años y asimismo por su alto impacto en la generación de empleos y en la producción nacional. De acuerdo con datos del Instituto Nacional de Estadística y Geografía, en México existen aproximadamente 4 millones 15 mil unidades empresariales, de las cuales 99.8% son PYMES que generan 52% del Producto Interno Bruto (PIB) y 72% del empleo en el país. Para México las PYMES, son un eslabón fundamental, indispensable para el crecimiento de México. Contamos con una importante base de Micro, Pequeñas y Medianas empresas, claramente más sólida que muchos otros países del mundo, debemos aprovecharla para hacer de eso una fortaleza que haga competitivo al país, que se convierta en una ventaja real para atraer nuevas inversiones y fortalecer la presencia de productos mexicanos tanto dentro como fuera de nuestra nación. El instrumento de recolección de datos utilizado en esta sección fue diseñado por el organismo del gobierno federal encargado de coordinar las estrategias dirigidas al fortalecimiento La filosofía Manufactura Esbelta (Lean Manufacturing) es aplicada por lo general a empresas con alto volumen y baja variación. Sin embargo, la metodología de trabajo, también pueden ser aplicados a entornos de alta variación y bajo volumen, que son características centrales en las en pymes. Por alta variación, bajo volumen nos referimos a empresas que tienen de cientos a miles de referencias, con poco volumen de fabricación. Las órdenes no son predecibles y la planificación es complicada.

La implantación de Manufactura Esbelta es importante en diferentes áreas, ya que se emplean diferentes herramientas, por lo que beneficia a la empresa y sus empleados. Algunos de los beneficios que genera son: Reducción en costos de producción, Reducción de inventarios, Reducción del tiempo de entrega (lead time), Mejor Calidad, Menos mano de obra, Mayor eficiencia de equipo, Disminución de los desperdicios, Sobreproducción, Tiempo de espera (los retrasos), Transporte El proceso, Inventarios, Movimientos, Mala calidad, entre otras. (Ruiz de Arbulo López, 2007) La PYME tiene en la metodología Esbelta, una extraordinaria metodología para ser más competitiva, tiene que incidir en los siguientes puntos: Integrar la

cultura Esbelta dentro de su visión. Desarrollar un liderazgo basado en esa cultura. Desplegar esa cultura a todas las personas de la organización. Hacer participar a todo el equipo de la gestión. Tener planes y estrategias bien definidas. Conocer muy bien qué procesos aportan y cuáles no aportan valor. Hacer que esta cultura sea su día a día (E. Gutiérrez, 2011). (D. Jones, J. Womack, 1996)

METODOLOGÍA

En la región centro del estado de Coahuila existen operaciones de negocios de clasificación PYMES, de estas se trabajó con una muestra por conveniencia de 50 PYMES, mismas a las que se aplicó un instrumento elaborado para la evaluación del impacto cuantitativo. Lo anterior para dar respuesta a las incógnitas planteadas con enfoque cuantitativo; la información se obtuvo de la fuente a través de entrevistas presenciales con los involucrados, mediante la aplicación de un cuestionario conformado por nosotros. La confiabilidad de dicho instrumento se obtuvo a través del SPSS habiendo obtenido un coeficiente de .959 (Alpha de Cronbach) con ayuda del software estadístico SPSS; el valor de Alpha de Cronbach puede variar entre cero y uno y una aplicación general de este parámetro es que el instrumento es válido cuando su valor es por encima de .70; por consiguiente, el instrumento de medición cuantitativa se considera excelente considerando el criterio anterior de George y Mallery (George, D. y Mallery, P. 1995) quienes indican que si el alpha es mayor a 0.9, el instrumento es aceptable; en intervalo de 0.7 – 0.6, el instrumento es débil; entre 0.6 – 0.5 el instrumento es pobre; y si es mayor a 0.5, “n” es aceptable (Fernández, 2003).

RESULTADOS

Los resultados obtenidos con la información recolectada a través del instrumento aplicado a las pymes seleccionadas de la región centro de Coahuila nos indican que tienen capacidad para la implementación, ya que como derivación nos muestra que del conjunto de metodologías esbeltas aplican alguna de ellas; y en la aplicación de las mismas se involucran tanto a trabajadores como a encargados de área; la aplicación de la metodología nos remonta a seis o más meses de implementación; y con la aplicación el beneficio obtenido es mayormente económico, sin dejar de mencionar el beneficio en la cultura del trabajador y el beneficio en la eficiencia de sus procesos o servicios, y esto se obtiene aun con la aplicación limitada en áreas específicas y no en toda la empresa. También se muestra como resultado que el área de mayor aplicación de las metodologías de la Manufactura Esbelta es el área de producción, o donde se lleva a cabo el proceso del bien o servicio de la pyme, estas cuentan con personal capacitado interno, mismo que recibió adiestramiento para ello; la necesidad de la utilización de la Manufactura esbelta nació debido a la inquietud de los empresarios a maximizar sus niveles de eficiencia y minimizar los desperdicios, se visualiza en un panorama general el optimismo de la aplicación futura de las metodologías por parte de las pymes ya que proyectan la aplicación de las mismas para reforzar a los procesos que ya lo tienen establecido, así como manifiesta el énfasis en el parámetro de maximización de la productividad.

CONCLUSIONES

El presente trabajo se centra al estudio e impacto de la utilización de las metodologías de Manufactura Esbelta por las Pequeñas y Medianas Empresas de la región centro de Coahuila, por lo tanto su alcance es meramente regional. Los agentes empresariales involucrados en el desarrollo de la investigación requieren de un fortalecimiento educativo a través de un vínculo entre universidades o instituciones que puedan generar el soporte necesario para la implementación al cien por ciento de técnicas y/o metodologías que se creía eran exclusivas de las grandes empresas. El uso de las herramientas de manufactura Esbelta reflejan un cambio en la empresa en aumento de sus indicadores económicos y disminución de los desperdicios, a su vez fomentan la mejora continua, definitivamente se manifiesta una resistencia al cambio, misma que se trabaja constantemente para su disminución. En la región centro del estado de Coahuila existen los actores necesarios para llevar a cabo este fortalecimiento de las PYMES que se encuentran ajenas a este proceso y la búsqueda de áreas de oportunidad en las que ya se aplican; así como recomendar el planteamiento de las metodologías a las PYMES a través de módulos que manifiesten una sola técnica de aplicación con un

proyecto a un tiempo corto determinado y engranarlas para que en conjunto manifiesten la aplicación de una Manufactura Esbelta total, ya que el área de oportunidad está en la desinformación de herramientas de este tipo por parte de los pequeños empresarios y no en la capacidad de llevarlas a cabo e implementarlas con éxito.

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Edith Margoth Meléndez López tiene el grado de Maestría en Productividad, ha participado en diferentes proyectos de optimización de recursos con el sector productivo de la región. Ha participado como ponente en congresos internacionales. Actualmente se desempeña como catedrática investigadora del Instituto Tecnológico Superior de Monclova “Ejército Mexicano” Carretera 57 Km 4.5 Unidad Tecnológica y Universitaria 2570 Monclova Coahuila México.

Felipe Jiménez Zavala tiene el grado de Maestría en Administración de empresas, ha participado en como asesor de diversos proyectos realizados para el sector acerero. Actualmente se desempeña en la Industria Acerera de la región y como catedrático investigador del Instituto Tecnológico Superior de Monclova “Ejército Mexicano” Carretera 57 Km 4.5 Unidad Tecnológica y Universitaria 2570 Monclova Coahuila México.

David Cortes Guerrero tiene el grado de Maestría en Administración de la calidad, ha participado como asesor de diversos proyectos realizados en función de la calidad en diferentes sectores. Actualmente se desempeña en la Industria Acerera de la región y como catedrático investigador del Instituto Tecnológico Superior de Monclova “Ejército Mexicano” Carretera 57 Km 4.5 Unidad Tecnológica y Universitaria 2570 Monclova Coahuila México.

Sandra Lilia Jasso Ibarra tiene el grado de doctorado en Educación, ha participado en diferentes proyectos. Actualmente se desempeña como catedrática investigadora del Instituto Tecnológico Superior de Monclova “Ejército Mexicano” Carretera 57 Km 4.5 Unidad Tecnológica y Universitaria 2570 Monclova Coahuila México.

H-OTPOT HERRAMIENTA DE CONVERGENCIA EN EL SISTEMA DE GESTIÓN DE LA CALIDAD BASADO EN LA NORMA ISO 9001:2015

Carlos Luna Gutiérrez, Norsort Company
Luis Enrique Ibarra Morales, Universidad Estatal de Sonora
Jesús Manuel Velázquez Castellanos, Universidad Estatal de Sonora

RESUMEN

Bajo una óptica de mejora, la administración tradicional evoluciona hacia la gestión, desencadenando un cambio de actitud en la solución de problemas basada en la prevención y predicción del riesgo, en la detección de fallas inesperadas de los procesos y en la obtención de información para la toma de decisión efectiva en escenarios potenciales con efectos irreparables para organización. El reto de las organizaciones en los próximos años se tornará en el marco de la transición a la certificación de la norma internacional ISO 9001:2015, denominada Requisitos para la implementación de un Sistema de Gestión de la Calidad (SGC). Al considerar las nuevas exigencias en los criterios de calidad internacional, las organizaciones interesadas en certificarse deberán incorporar como elementos de cumplimiento, la planeación estratégica, la administración del riesgo y el seguimiento efectivo de las acciones realizadas para la contención y detección de oportunidades. La implementación de un SGC conforme a la norma ISO 9001:2015 conlleva a la preparación de procesos al interior de la organización. Por tal motivo la herramienta administrativa H-otpot permite el seguimiento de las actividades desde lo operativo hasta lo estratégico, pensada para ser un vínculo perfecto entre los directivos y los dueños del proceso. Su contribución se encuentra enfocada en establecer estrategias de convergencia en los nuevos requisitos para los Sistemas de Gestión de Calidad.

PALABRAS CLAVES: Calidad, Sistema de Gestión de Calidad, ISO 9001:2015

H-OTPOT, APPLICATION SYSTEM FOR CONVERGENCE IN THE QUALITY MANAGEMENT SYSTEM BASED ON INTERNATIONAL STANDAR ISO 9001:2015

ABSTRACT

Based on Improve focus, the traditional Management moves to Management Improve, provokes a change in the aptitude for solve problems with prevention and prediction risk, detection unexpected fail and management information for effective decision in possible unfavorable sceneries of the organization. The organization challenge in the next years will be certificate ISO 9001:2015 transition, called Requirements of Quality Management System. For the update quality international criteria, the organization must incorporate important elements as the planning strategic; management risk, effective monitoring and measurement of the actions for reduce risk and detections opportunities. The Quality Management System implementation with ISO 9001:2015 needs planning organization internal process. Therefore, the System application H-otpot includes the monitoring of strategic and operative activities, designed as a perfect link between directors and process owners. The contribution is determined convergence strategies for the update requirements Quality Management System.

JEL: M10, M11

KEYWORDS: Quality, Quality Management System, Iso 9001:2015

INTRODUCCIÓN

La Organización Internacional para la Estandarización, en sus siglas en inglés ISO, actualmente revisa los requisitos para un Sistema de Gestión para la Calidad con la finalidad de establecer un estándar acorde al entorno globalizado de las organizaciones. El futuro de la norma ISO 9001:2015 responderá a las tendencias de la competitividad y la compatibilidad con otros Sistemas de Gestión como son: ISO 14001 para la gestión ambiental, OHSAS 18001 para gestión en la seguridad y salud ocupacional, ISO 31000 para la gestión de riesgo, entre otras. Al considerar el análisis del Comité Internacional de la ISO/TC 176/SC 2/WG23 N065, la ISO 9001:2015 está enfocada en la administración del riesgo, esto tiene una implicación en el interior de las organizaciones sobre la evaluación sistemática de los problemas potenciales y las consecuencias por la falta de atención y seguimiento, también en una mayor preocupación para la implementación adecuada del enfoque basado en procesos, en el desarrollo de la hábito rutinario de las acciones preventivas y la detección de oportunidades para las organizaciones.

Según el documento de la ISO/TC 176/SC 2/N1147 1- ISO/CD 9001, “los conceptos que tienen cambios importantes de interpretación y aplicación son el enfoque basado en procesos, liderazgo, planeación, operación, evaluación y mejora” (ISO, 2013). El propósito de la actualización del estándar se enfatiza en la confianza y satisfacción del cliente, el aseguramiento de la constancia de la calidad de productos y servicios, el establecer una cultura proactiva para la prevención y mejora. y el éxito de las organizaciones con la aplicación de un enfoque basado en riesgo. Las metodologías aplicadas en la administración del riesgo en las organizaciones tienen escasos años de aplicación generalizada. Con el compromiso de aplicación de la norma ISO 9001:2015 en las organizaciones en primera instancia se promueve el registro del riesgo y oportunidades, y la utilización de un estándar complementario que establece los principios y orientaciones para la administración del riesgo, denominado ISO 31000.

La aplicación del estándar ISO 31000, en términos generales indica la manera de establecer el análisis y priorización de los riesgos y oportunidades, determinar la clasificación entre aceptables y no aceptables, diseñar planes de acción, operar la contención y eliminación de los riesgos, implementar la mitigación del riesgo cuando suceda, verificar la efectividad de las acciones y aprender de las experiencias para la mejora. Los retos de una organización comprometida en un SGC basado en la ISO 9001:2015 se focalizan no sólo en establecer los planes de acción para evitar o contener el riesgo, también en autoevaluar las condiciones factibles en las actividades de comunicación, compromiso, toma de consciencia, seguimiento y evaluación sobre los resultados obtenidos y los esperados. En este documento se establece una alternativa de aplicación para consolidar estas actividades, a través de la herramienta administrativa H-otpot que permite el seguimiento de las actividades desde lo operativo a lo estratégico, pensada como un vínculo perfecto entre los directivos y los dueños de los procesos. Su contribución en el marco de la Norma Internacional ISO 9001:2015 será apoyar a la alta dirección para la toma de decisión en el cumplimiento de los objetivos y planes, y los cambios de mejoras requeridos en el óptimo desempeño de la organización.

REVISIÓN LITERARIA

Generalidades de la ISO 9001, Sistema de Gestión de la Calidad

Para conocer con mayor precisión la norma ISO 9001 es necesario definir que es un sistema de gestión de la calidad, la cual “es la manera que una organización controla y dirige aquellas actividades relacionadas directa e indirectamente con la satisfacción de los requerimientos del cliente” (AENOR, 2013). La implementación del SGC debería ser práctica, sencilla y flexible en su aplicación y su implementación, y la inversión realizada deberá estar vinculada a los retornos después de conocer los impactos tangibles que tiene la organización en un periodo estimado de implementación y evaluación. Cuando hablamos de ISO 9001, es necesario comentar que la existencia de una serie de normas internacionales aplicadas a la Gestión

para la Calidad de las empresas conforme a la Organización Internacional de la Estandarización. Por ejemplo: ISO 9000:2005 especifica los fundamentos y vocabularios para la Gestión de la Calidad, ISO 9001:2008 (En proceso de actualización a la versión 2015) señala los requisitos para la implementación de un Sistema de Gestión para la Calidad, y la norma ISO 9004:2009 que orienta la gestión para el éxito sostenido. La norma ISO 9001 es la única sujeta a certificación, y la ISO 9000 y 9004 son consideradas pares consistentes que apoyan a una mejor implementación de un SGC.

Las series de norma ISO 9000 pueden aplicarse “prácticamente en cualquier compañía, desde fabricantes de productos hasta proveedores de servicios. No están diseñadas especialmente para un producto o industria determinada” (Aguilar, 2014). El esquema general está compuesto por requisitos y orientaciones que permiten establecer la gestión de la calidad fundamentada en los principios de la gestión de la calidad, el enfoque basado en procesos y la administración de la calidad total, su propósito principal radica en asegurar que los productos y servicios sean realizados de forma constante conforme a los criterios de aceptación definidos y acordados con el cliente. Estas normas son de observación general con aplicación en más de 70 países del mundo y con participación de especialistas técnicos, profesionales reconocidos y empresas a nivel mundial comprometidas con la calidad.

Actualización a la Norma ISO 9001

La exigencia de un mercado globalizado, las organizaciones requieren un SGC que mejore su productividad y competitividad, la Organización Internacional de la Estandarización preocupada por esta situación, cristalizó elementos de atención en la actualización de la norma ISO 9001. La metodología representó la integración de argumentos y experiencias de las empresas retomadas por el Comité ISO/TC 176 para primeramente tener el borrador de trabajo, el borrador del Comité, el borrador del Estándar Internacional, el borrador final del Estándar Internacional y por último el Estándar Internacional. Actualmente se encuentra aprobado el borrador final del Estándar y se espera su publicación de la norma en el segundo semestre del año 2015. “Los principales propósitos de actualización fueron el incremento de la diversificación de la norma ISO 9001:2015, el desarrollo del conocimiento y la tecnología, incrementar el interés de implementación y los cambios actuales en la industria” (ISO 9001, 2013). Los principales cambios realizados a la ISO 9001 fueron un énfasis en la administración basada en riesgo, lograr el valor agregado para las organizaciones y los clientes, incrementar la flexibilidad de la utilización de la documentación, y aplicación mayor a las empresas de servicio. El estándar mejora el compromiso sobre el enfoque al cliente, y establece las condiciones para la implementación de múltiples sistemas de gestión en la organización como por ejemplo: calidad, ambiental, seguridad, administración de la tecnología, entre otros. La estructura de la norma ISO 9001:2015 es totalmente diferente a la versión anterior (ISO 9001, 2013):

Alcance: Demostrar el cumplimiento de las especificaciones de los productos y servicios, cumplimiento legal, satisfacción del cliente y desempeño de los procesos eficaz.

Normas de referencia: La modificación a la norma ISO 9000:2015 sobre los fundamentos y vocabularios para un Sistema de Gestión para la Calidad.

Términos y definiciones: Énfasis en vocabulario que no fue señalado en las versiones anteriores como Riesgo y Desempeño.

Contexto organizacional: Situación actual de la empresa al interior y en su entorno, definición del alcance del Sistema de Gestión de la Calidad.

Liderazgo: La importancia de la dirección hacia responsabilidad de la alta dirección, la política de calidad, las responsabilidades y autoridades en el Sistema de Gestión de la Calidad.

Planeación: Acciones para determinar el riesgo y las oportunidades por medio de los objetivos y planes establecidos.

Soporte: Recursos, competencia, premiaciones, comunicación y documentación.

Operación: Planeación y control operacional, determinación de las necesidades del mercado y su relación con el cliente, control de los procesos, control externo de la provisión de bienes y servicios, desarrollo de bienes y servicios, producción de bienes y provisión de servicios, realización de bienes y servicios, no conformidad.

Evaluación del desempeño: Monitoreo, medición, evaluación y análisis, auditoría interna, y revisión por la dirección.

Mejora: No conformidad y acciones correctivas

La Importancia de la ISO 31000 Al Sistema de Gestión Para la Calidad Conforme a los Criterios de la ISO 9001:2015

Considerando el estándar de la ISO 31000, “las organizaciones de todo tipo y tamaño enfrentan factores e influencias, internas y externas, que crean incertidumbre sobre si ellas lograrán o no sus objetivos. El efecto que esta incertidumbre tiene en los objetivos de una organización es el riesgo. Todas las actividades de una organización implican riesgo. Las organizaciones gestionan el riesgo mediante su identificación y análisis y luego evaluando si el riesgo se debería modificar por medio del tratamiento del riesgo con el fin de satisfacer sus criterios. A través de este proceso, las organizaciones se comunican y consultan con las partes involucradas, monitorean y revisan el riesgo y los controles que lo están modificando con el fin de garantizar que no se requiere tratamiento adicional del riesgo” (ISO 31000,2009). La norma ISO 31000 brinda “los principios y las directrices genéricas sobre las actividades coordinadas para dirigir y controlar una organización con respecto al efecto de la incertidumbre sobre los objetivos. La implementación de un Sistema de Gestión de Riesgo considera la aplicación sistemática de las políticas, los procedimientos, las prácticas de gestión a las actividades de comunicación, consulta, establecimiento del contexto, identificación, análisis, evaluación, tratamiento, monitoreo y revisión del riesgo. Teniendo como propósito consolidar el enfoque de la organización para evaluar y eventualmente buscar, retener, tomar o alejarse del riesgo” (ISO 31000,2009).

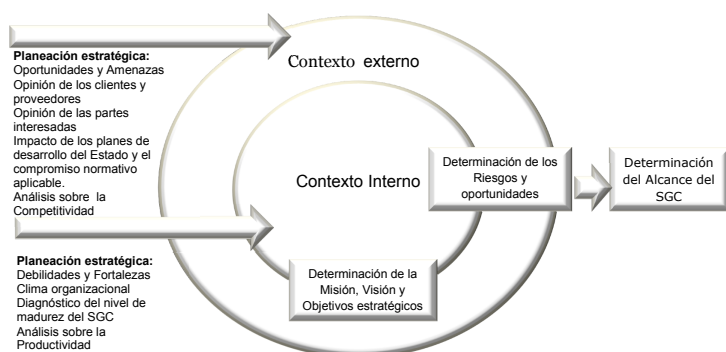
Según la Norma ISO 9001:2015, la gestión basada en riesgo debe ser un pensamiento automático para contemplar que las acciones que hacemos o no hacemos tienen efectos subsecuentes positivos o negativos. El riesgo debe ser considerado en el enfoque de procesos de la organización, desarrollo de acciones preventivas y la identificación de oportunidades en el SGC. El concepto de riesgo conforme a la norma ISO 9001 tiene el énfasis el evitar la incertidumbre en el cumplimiento de los objetivos de calidad, su aplicación se observará en la provisión de productos o servicios que cumplan sus expectativas y la percepción positiva en su consumo.

Tabla 1: Implicaciones de la Filosofía Organizacional Para la Administración del Riesgo (ISO/TC 176/SC 2/N 1147, 2013)

Requisito de la Norma ISO 9001:2015	Acciones
Alcance del Sistema de Gestión de la Calidad	<ul style="list-style-type: none"> • Demostrar el impacto del SGC en la provisión de productos o servicios acordes a las necesidades de los clientes. • La eficiencia del SGC en la percepción positiva del cliente. • La consideración en el SGC el cumplimiento legal aplicable a la organización, incluyendo los requerimientos explícitos e implícitos.
Contexto de la Organización	<ul style="list-style-type: none"> • Los cambios y tendencias del entorno de la organización. • Información de las partes interesadas. • Políticas de desarrollo del Estado con impacto en la organización. • Disponibilidad de los recursos y los posibles cambios tecnológicos requeridos en la organización. • Comprender la situación actual al interior de la organización.

Con las intenciones de la norma ISO 9001 en su versión actualizada, denota un cambio importante en el diseño del SGC, su implicación puede conllevar a muchas organizaciones en un replanteamiento de la orientación de su funcionamiento.

Figura 1: Consideraciones Para el Diseño del SGC Conforme a la Norma ISO 9001:2015



Como podemos observar en la figura anterior, algunos aspectos para su atención puntual podrán ser:

- Revaluación de la misión y visión de la organización.
- Consistencia entre los objetivos de calidad y los objetivos estratégicos de la empresa.
- Diseño de métricas pertinentes del cumplimiento de los objetivos de la organización.
- Equilibrio entre el desempeño de la organización y la administración de la calidad.

Con esta nueva forma de trabajo hacia la calidad, el SGC se convierte en un elemento estratégico que permite demostrar el éxito sostenido de la organización, eliminando el paradigma que el SGC es una actividad adjetiva. Por otra parte, en la definición de los riesgos dentro de una organización, es necesario referenciar los principios de la gestión del riesgo según la norma ISO 31000:

Gestión de riesgo sobre el valor agregado: Demostrar el cumplimiento y mejora de los objetivos.

Gestión de riesgo como parte integral en los procesos de la organización: Desempeño y cambios en los procesos y proyectos.

Gestión de riesgo para la toma de decisiones: Analizar las situaciones no deseadas y oportunidades potenciales con la finalidad de determinar alternativas de solución y acciones concretas de prevención.

Gestión de riesgo en situaciones inciertas: la importancia del proceso de decisión ante situaciones difíciles en la empresa, llegando a un consenso y una solución factible y viable.

Gestión de riesgo sistemáticamente: Considerar las acciones para controlar los riesgos que puedan afectar el cumplimiento de los objetivos de la organización.

Gestión de riesgo con información pertinente: Sistemas de información y seguimiento para la toma de decisiones oportuna.

Gestión de riesgo tolerable: Controlar el riesgo de tal manera que no afecte el funcionamiento de los procesos y el cumplimiento de los objetivos. Administrar la incertidumbre existente.

Gestión de riesgo en forma dinámica, responsable y comprometida al cambio: Una actitud al cambio bajo situaciones de riesgos, las acciones de prevención pueden promover cambios relevantes en los procesos de la organización.

Gestión de riesgo para la mejora y el crecimiento de la organización: Las acciones realizadas en la gestión del riesgo deberá promover la mejora continua de los procesos y con ellos impactar positivamente al desempeño de la organización.

La implementación del SGC basados en los cambios de la norma ISO 9001:2015 deberá considerar inicialmente la planeación estratégica de la organización como son la misión, visión y objetivos estratégicos, posteriormente la determinación y evaluación de los riesgos latentes y potenciales. Sin embargo, el éxito de la planeación del SGC basado en la gestión de riesgos dependerá los mecanismos de seguimiento de las acciones para contener las situaciones y oportunidades detectadas.

H-Ot Pot Una Herramienta de Convergencia Para el Seguimiento, Análisis y Toma de Decisiones Para El Sistema de Gestión de la Calidad de la ISO 9001:2015

La propuesta de norma ISO 9001:2015 tiene un mayor énfasis sobre la planeación y el aseguramiento de las actividades con respecto a los objetivos de la organización. En el requisito 6.2 sobre la planeación y logro de los objetivos de calidad, se requiere la consistencia con la política de calidad, la relevancia con la conformidad de los bienes y servicios orientados a la satisfacción del cliente, a la medición y al monitoreo de su cumplimiento. En el requisito 8.1, planeación y control operacional, la organización debe planear, implementar y controlar los procesos necesarios que incluyan los criterios, la implementación de controles y el registro de la documentación necesaria. Con referencia al requisito 8.2.4, comunicación con el cliente, se debe establecer controles necesarios para atender las retroalimentaciones y las quejas de cliente para comunicar a toda la organización los ajustes requeridos para cumplir con los criterios establecidos en los procesos. En el caso del requisito 8.3, planeación de los procesos, señala que para la realización del bien o servicio, la organización debe implementar procesos requeridos para la verificación, validación, monitoreo, medición, evaluación e inspección.

El requisito 8.6.1, control de la producción del bien y prestación del servicio, establece las condiciones de controlar las actividades para la implementación, seguimiento y medición cuando sea necesario. En el 8.6.2, información y trazabilidad, especifica la necesidad de identificar en cualquier momento las etapas en que se encuentra el producto o servicio, mediante un método adecuado de seguimiento de las actividades. Para el requisito 9.1, seguimiento, medición, análisis y evaluación, se requiere determinar y evaluar los riesgos de la organización. También establecer la forma de evaluar el desempeño de la organización, así como la eficacia de la operación del Sistema de Gestión de la Calidad. Para el requisito 9.1.2, satisfacción del cliente, se requiere un seguimiento sobre la retroalimentación y los procesos de atención antes, durante y después de la entrega del bien o el servicio. El requisito 9.1.3, análisis y evaluación de datos, se señala la

implementación de un método de control de los procesos para demostrar la eficacia del Sistema de Gestión de la Calidad. La norma ISO 9001 en la versión 2015 señala en el 67% de los capítulos, el control y seguimiento de las actividades referentes al producto, servicio o Sistema de Gestión de Calidad. Por tal motivo, para una transición o implementación adecuada deberá determinar un método que permita agilizar la disposición y hacer afectiva la utilización de la información para la toma de decisiones. El efecto negativo de la falta de control de la actividad e información, se refleja en incumplimiento en la entrega al cliente, impuestos no pagados en tiempo, cobranzas tardías, falta de prevención, falta de pagos a proveedores, y muchas actividades más que pueden afectar estructuralmente a un empresa. En cualquier organización se tiene expuesto a estas situaciones, sin embargo la alta gerencia sufrirá en la reducción de beneficios y toma de decisiones tardías.

Todas las actividades son importantes, en el ámbito de la calidad, las actividades que impactan al SGC debe ser controladas, evitando frases como -si hubiéramos realizado aquella actividad que considerábamos irrelevante esto no hubiera pasado-. Para determinar un método para mejorar el flujo de la información y el seguimiento de las actividades, se requiere saber ¿Quién tiene el Control de las Actividades? ¿Por qué no se realizan esas actividades que agregan valor en su debido tiempo? ¿Tendremos que tener todo sistematizado? ¿Qué puedo hacer para que no se le olvide hacer esta actividad a mi subordinado e inclusive a mí mismo? ¿Existirá esa súper secretaria que se siempre me recordará mi agenda de actividades, tanto a mí como a toda la organización? Y todas estas interrogantes se resumen a esta herramienta administrativa que nos ayuda en la toma de decisiones en la estructura organizacional y que tiene el nombre de H-otpot

H-otpot es un Sistema diseñado en WEB para mejorar el flujo de la información de una organización cuando se requiere establecer seguimiento remoto, permite evaluar los procesos para fines de cumplimiento y rendición de cuentas, y agiliza el proceso de toma decisiones basadas en cuatro factores principales información pertinente, análisis adecuado, contacto con los responsables correctos y conclusiones eficaces. En su aplicación cotidiana en las organizaciones, se determina una actividad por responsable, se establecen los tiempos inicio y conclusión de una actividad, se señalan las indicaciones críticas, y se especifica el resultado esperado. El Sistema H-otpot brinda seguimiento en el acceso, actividades parciales, avisos importantes, advertencia de cumplimiento, solicita justificación incumplimiento y se registra el historial de la productividad de los procesos. De esta manera la organización tiene evidencia para medir, brindar seguimiento y evaluar los procesos del SGC por medio de gráficos y tablas de desempeño para cada responsable.

METODOLOGÍA

Generalidades

La metodología fue fenomenología que significa “la investigación sistemática de la subjetividad, su meta es el estudio del mundo tal como se nos presenta en y, a través de la conciencia” (Bullington, 1984). Su descripción es cualitativa que consiste en la observación del fenómeno, explora, induce y describe, y es orientada a las actividades que se relacionan en el fenómeno, su clasificación es explicativa con la finalidad de responder las causas del fenómeno de estudios y centrar la explicación que ocurre y en qué condiciones se encuentra (Álvarez, 2008). El procesos fenomenológico de esta investigación se focaliza en conocer la opinión de las organizaciones que han utilizado el Sistema de H-otpot y tienen un Sistema de Gestión para la Calidad, realizar una revisión documental de la organización, el desempeño del sistema de gestión, la infraestructura y los sistemas de información con la relación los impactos en el seguimiento y medición de las actividades orientadas a procesos, productos y bienes, y por último la observación directa considerando los puntos de revisión de cumplimiento de la norma ISO 9001:2015 y las condiciones de revisión que marca la método de auditoría según la norma ISO 19011. Posteriormente con el análisis de la información anterior se lleva a una comprensión global del fenómeno, para la interpretación de cada una de las unidades de significado (niveles de convergencia) y decidir cuáles son más importantes para la investigación.

Algún énfasis considerado en el análisis para el diseño del Sistema H-otpot fue la detección de oportunidades de mejora por medio de cuestionamientos como: ¿Cuál es la parte del Sistema de Gestión de la Calidad que requiere la mejora? ¿Cuál es la percepción del Sistema H-otpot? ¿Se genera la información con respecto a la Norma ISO 9001?, entre otras.

Métodos de Investigación

Los métodos (Álvarez, 2008) utilizados fueron la observación directa en las organizaciones: Consiste en revisar el fenómeno de estudio por medio de los sentidos de la vista y el oído, su análisis se caracteriza de percepción e indagación sobre el comportamiento de la variable de estudio; Entrevistas no estructuradas con la alta dirección del Sistema de Gestión de la Calidad: Se realiza un conjunto de preguntas estructuradas y no estructurada sobre el sujeto de estudios o personas involucradas al fenómeno a estudiar; Revisión documental de los Sistemas de información y del Sistema de Gestión de la Calidad: Investigar acervo o fuentes información que contribuyan al análisis del fenómeno y el mismo desarrollo de la investigación. La aplicación del Sistema H-otpot fue en organizaciones que requieren un seguimiento y control de las actividades en los sectores de servicio, distribución y logísticas, e industria minera, todas las organizaciones se caracterizan por tener una estructura de matriz con sucursales o sitios que requieren tener información pertinente en tiempo real para la toma de decisiones.

RESULTADOS

Con la aplicación de la metodología y sus correspondientes métodos de investigación, se llegó primeramente al primer resultado que fue conocer desde un punto de vista documental, la modificación relevante de la norma ISO 9001:2015 en comparación a la versión anterior. El análisis de la información de la Organización Internacional para la Estandarización llevo a determinar la existencia de modificaciones en la estructura de los Sistemas de Gestión para la Calidad, principalmente en actividades estratégicas y operativas en el control de riesgo, liderazgo, control y seguimiento de los procesos que afectan la calidad de los productos o servicios. Por otra parte, como segundo nivel de análisis se detectó el impacto que tiene la norma ISO 31000 en los Sistemas de Gestión de la Calidad para reconocer los cambios en los procesos internos de las organizaciones para una implementación exitosa utilizando el nuevo estándar de calidad de la ISO, resaltando la orientación o reorientación de la planeación estratégica de las organizaciones bajo un enfoque de mejora, prevención de riesgos y detección de oportunidades de crecimiento y expansión. Al analizar las exigencias en los criterios de calidad de la norma ISO 9001:2015 con respecto a la operación del Sistema H-otpot se pudo observar y escuchar los comentarios positivos en la totalidad de las empresas con relación a la forma sencilla y fácil para brindar seguimiento a las actividades, la eficacia en la programación de actividades por tiempos, responsable y resultados, la utilización de medios electrónicos, y la forma de comunicar el desempeño de los procesos para las decisiones importantes en momento cruciales para las organizaciones.

En comentarios con los expertos en la organización la interacción del Sistema con el personal que tiene asignada una actividad permite una validación adecuada para aceptar y aprobar los resultados esperados, y permite visualizar los problemas y sus causas en cualquier parte del proceso con el propósito de realizar correcciones, acciones correctivas y preventivas, así como contener o reducir el riesgo sumergido por la empresa en cualquier ámbito de la organización. La flexibilidad del Sistema H-otpot destruye la premisa que la organización se adapta a los Sistemas, en este caso el Sistema contribuye a mejora la organización, comunicación y evaluación de resultados de las actividades operativas y estratégica. La siguiente etapa de este trabajo posteriormente a la certificación de las empresas por medio de la norma ISO 9001:2015 y considerando un tiempo relevante de implementación tanto del Sistema H-otpot y del Sistema de Gestión de Calidad, será la evaluación del impacto en la productividad, reducción de costos y tiempos de respuestas de las actividades de la organización.

CONCLUSIÓN

Los cambios realizados a la norma ISO 9001:2015 conllevan a una serie de modificaciones importantes en la planeación, desarrollo, evaluación y mejora de los procesos tanto operativos como estratégico, su eje principales se enfocan en el desarrollo humano y la eficiencia en los procesos de comunicación. La modificación de relevancia será el control y seguimiento de las actividades para la toma de decisiones de manera eficiente, esto implica que los sistemas de información deben ser pertinentes de tal manera que permita recabar, analizar, sintetizar y proporcionar información útil para la realizar acciones inmediatas cuando las actividades se encuentren fuera de control. El reto de transición a la norma ISO 9001:2015 será establecer un método validado para atender los cambios de la nueva versión. Para la situación antes señalada, el diseño del Sistema H-otpot tiene convergencia para atender las necesidades de control y seguimientos de las actividades debido a la opinión favorable de los encargados de la organización sobre la utilización del Sistema en lo práctico, sencillo, útil y flexible, independiente el tipo de producto, servicio o ramo de la empresa.

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MAC. Carlos Luna Gutiérrez, Graduado de la Maestría en Administración de la Calidad en la Universidad Estatal de Sonora y Director General de Norsort Company.

Luis Enrique Ibarra Morales, es Maestro en Administración. Profesor Investigador de Tiempo Completo de la Universidad Estatal de Sonora (UES), con reconocimiento de Perfil Deseable PRODEP y adscrito a la Carrera de Comercio Internacional.

Mtro. Jesús Manuel Velázquez Castellanos, Graduado de la Maestría en Sistemas de Calidad y Productividad, Auditor / Lead Auditor”, IRCA United Kingdom IATCA / 70261204 / IRCA / 10532 (ISO 9001 e ISO 14001) y profesor del posgrado de Administración de la Calidad de la Universidad Estatal de Sonora (UES).

UNA APROXIMACIÓN FINANCIERA AL POTENCIAL EXPORTADOR DE LAS COMERCIALIZADORAS INTERNACIONALES DE CONFECCIONES MEDIANTE ANÁLISIS ESTOCÁSTICO Y MÚLTICRITERIO DEL INDICADOR DUPONT

Jorge Aníbal Restrepo Morales, Tecnológico de Antioquia I.U

Lorenzo Portocarrero Sierra, Tecnológico de Antioquia I.U

Juan Gabriel Vanegas, Fundación Universitaria Autónoma de Las Américas

RESUMEN

Este trabajo cuantifica el impacto de la eficiencia, el margen de utilidad y el apalancamiento financiero sobre el desempeño exportador de las comercializadoras internacionales de confecciones, haciendo uso de un análisis Dupont estocástico. En primera instancia se utiliza la simulación de Montecarlo para modelar el sistema Dupont, aproximando todas las cifras del Balance General –BG- y el Estado de Resultados –PyG– a las distribuciones de probabilidad de mejor ajuste y producir una cifra para explicar el rendimiento del patrimonio y de la inversión de este tipo de empresas y a través de un análisis de sensibilidad, mediante @Risk, se determina el impacto de las variables explicativas de eficiencia, margen y apalancamiento en el comportamiento del Índice Dupont proyectado.

PALABRAS CLAVE: competitividad, modelo Dupont, pymes, tipo de cambio, sistemas de lógica difusa, simulación de Montecarlo.

KEY WORDS: Dupont Model, SMEs, AHP, SM

INTRODUCCIÓN

En el plano macroeconómico la pérdida de competitividad implica un encarecimiento relativo de los bienes y servicios de origen, lo que dificulta su ingreso en el mercado exterior, en tanto que en el plano microeconómico se traduce en una reducción del margen de ganancia de las empresas, lo cual repercute en menos producción e inversiones, y alienta la importación sustitutiva de bienes y servicios locales (América Economía, 2011, Mayo). Por su parte, el análisis Dupont permite desarrollar un análisis simultáneo de eficiencia y rentabilidad y muestra cómo interactúan para determinar la rentabilidad sobre los activos –ROA– (Dehning & Stratopoulos, 2002), para ello relaciona el PyG, midiendo la capacidad de la empresa para convertir ventas en ganancias, y el BG, cuantificando la capacidad de la empresa para generar ventas a través de los recursos (inversiones en capital de trabajo y activos fijos) con el financiamiento. Así, el análisis propuesto en este artículo se realiza a nivel de sector y firma, y tiene por finalidad introducir el análisis estocástico en la cuantificación de la incidencia que tienen las variables explicativas del índice Dupont, en el potencial exportador de las pymes comercializadoras internacionales del sector confecciones del Valle de Aburrá en el periodo 2003-2012.

En este sentido, las firmas objeto de análisis son las pymes comercializadoras internacionales (CI), empresas que tienen anclados todos sus ingresos a la exportación de sus productos, y dónde los movimientos cambiarios determinan su potencial exportador. Se dispone de datos para 62 CI que reportan información financiera a la Superintendencia de Sociedades entre 2003 y 2012, esto facilita la construcción de indicadores anuales para todo el grupo de CI como un conjunto, y se deflactan las variables por IPC e IPP

para tener un conjunto homogéneo de información en términos reales (pesos de 2005). Esta información se procesa en el software @Risk, utilizado para modelar el índice Dupont Este artículo está estructurado en cinco partes incluida esta introducción. La segunda parte presenta una breve revisión de los conceptos del Modelo Dupont y del análisis multicriterio y sus aplicaciones en problemas similares; posteriormente, la parte 3, esboza un breve planteamiento de la vocación exportadora de Antioquia y los métodos multicriterio. En cuarto lugar se muestra el cálculo y análisis del indicador Dupont y de la Matriz Interna y se cierra, como quinto punto, con los resultados y las principales conclusiones.

Modelo Dupont

El modelo Dupont fue ideado por Donaldson Brown, y aplicado para diagnosticar las finanzas de la empresa automotriz General Motors. El éxito del ejercicio, se registra como el pionero de los procesos de reingeniería en una empresa, y se constituyó en el paradigma de control que impero hasta los años setenta. El sistema Dupont hace parte de la batería de razones financieras de rentabilidad, con gran aplicación para la evaluación del desempeño tanto económico como operativo de una empresa (León, 2008). Su fortaleza radica en que el sistema Dupont combina los principales indicadores financieros para determinar la eficiencia con que la empresa está utilizando sus activos, el capital de trabajo y el apalancamiento financiero (Cuevas Villegas, 2001). El sistema Dupont agrupa el margen neto de utilidades, la rotación de los activos totales y el apalancamiento financiero. En la revisión bibliográfica, se registran trabajos y aproximaciones al diagnóstico y medición de eficiencia financiera mediante el modelo Dupont (Fairfield & Yohn, 2001; Soares & Galdi, 2011; Dehning & Stratopoulos, 2002; Chang, Chichernea, & HassabElnaby, 2013; Botika, 2012), se encuentra la particularidad de que ninguno de los trabajos consultados utiliza procesos estocásticos para determinar las variables que componen el ROE y elaborar análisis de sensibilidad.

Cálculo del Índice Dupont

Teniendo claro el significado de las variables utilizadas por el sistema Dupont, se determina como es su cálculo de una forma sencilla mediante la siguiente ecuación (García, 2004).

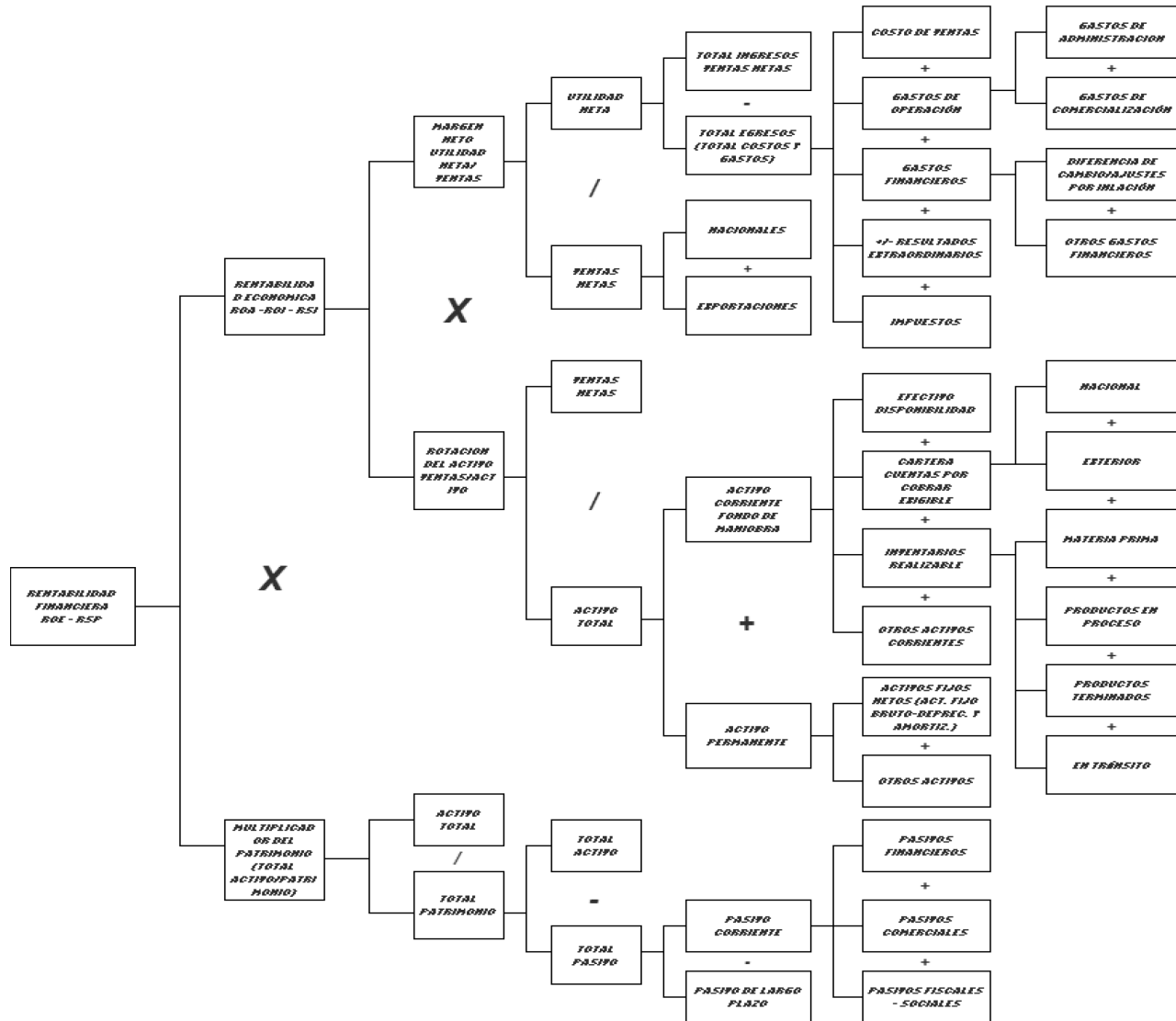
$$\text{Dupont} = (\text{Utilidad neta/ventas}) * (\text{ventas/activo total}) * (\text{apalancamiento financiero})$$

Se observa como el primer factor corresponde al margen de utilidad en ventas, el segundo factor representa la rotación de activos totales que refleja la eficiencia en la operación de los activos y el tercer factor considera el apalancamiento financiero. La filosofía del modelo simplifica la complejidad del análisis financiero estableciendo una relación entre el estado de resultados, determinando la capacidad de la empresa para traducir las ventas en utilidades, y el balance general, cuantificando el potencial de la empresa para generar ventas a través de los recursos utilizados como las inversiones en capital de trabajo, activos operativos y de producción y el financiamiento. Mediante este modelo es posible establecer las causas por las cuales se incrementan o disminuyen las utilidades (Fairfield & Yohn, 2001).

Con la incorporación de las distribuciones de probabilidad a los cambios porcentuales de las cifras de los balances históricos que componen el índice Dupont, se genera una herramienta de gestión de riesgo, al determinar la volatilidad de tales cambios, aportando a la batería de herramientas de gestión de riesgo, y reafirmando la premisa de que el problema no es que no existan herramientas para gestionar el riesgo o que no funcionen, sino que las empresas raramente usan las adecuadas (Hubbard, 2009). La **Error! Reference source not found.**, presenta una síntesis de las principales razones que subyacen en la obtención de un mayor enriquecimiento o pobreza de los accionistas se enclavan en un mayor y eficiente control de gastos que deriva en un mejor margen de utilidad neta; eficiente aprovechamiento de los recursos de la empresa incentivando el aumento de la rotación de los Activos; y por último, un uso eficaz de los recursos de terceros

por medio del financiamiento a base de deuda, mejorando el apalancamiento financiero, y considerando que se asume un mayor riesgo operacional o financiero.

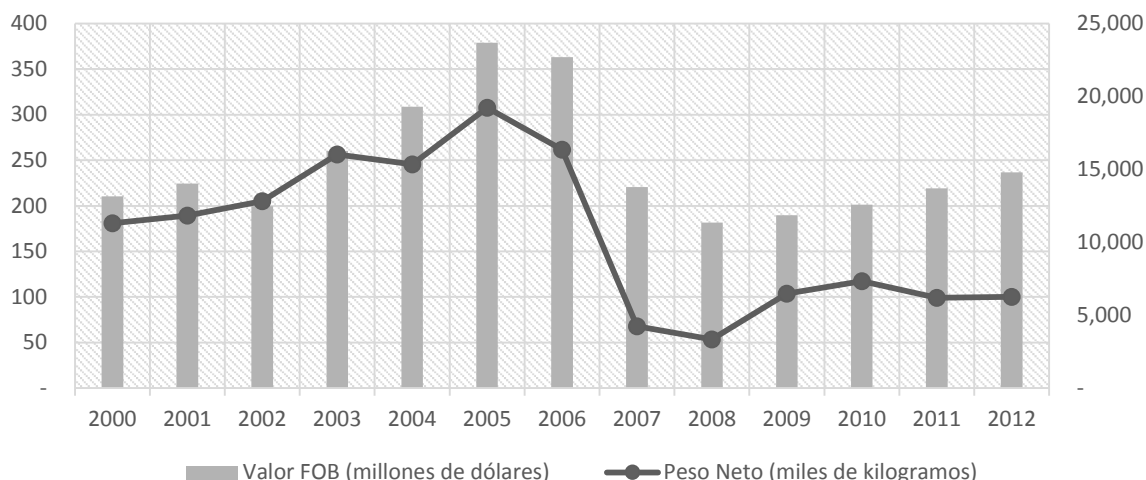
Figura 1: Modelo Dupont Descompuesto En Variables de Nivel 1



fuente: elaboración propia

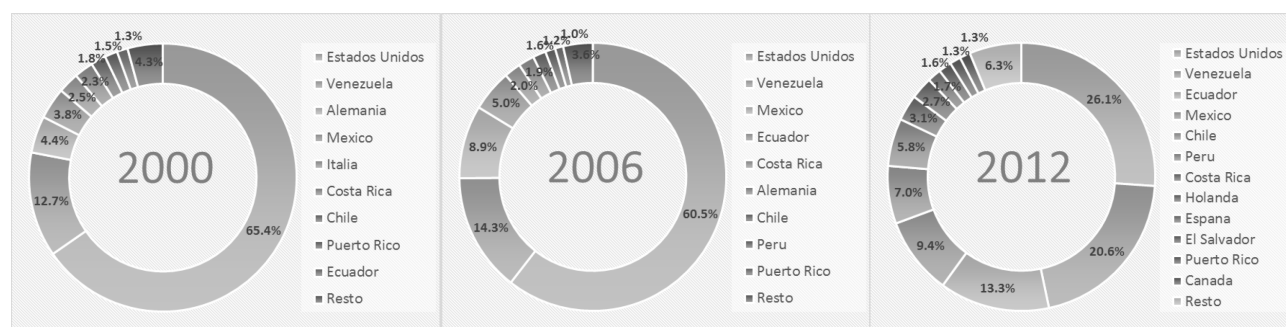
Contexto del sector confecciones: exportaciones regionales y micro El mercado de prendas de vestir

Figura 1: Evolución de las Exportaciones de Confecciones de Antioquia, 2000-2012



Fuente: elaboración propia con base en Dian (2013).

Figura 2: Principales Destinos de las Exportaciones de Prendas de Vestir Realizadas Por Antioquia

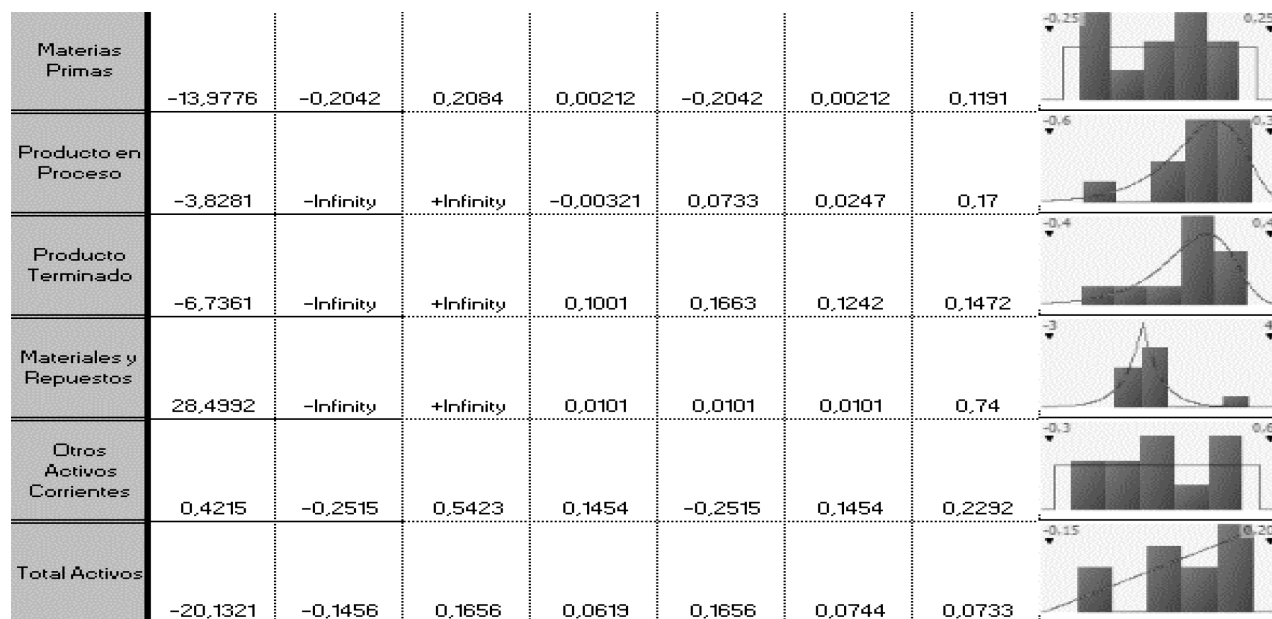


Fuente: elaboración propia con base en Dian (2013).

Metodología, supuestos y planteamiento A continuación, se detalla la metodología desarrollada para la medición del indicador Dupont, mediante un análisis multicriterio. Construcción del modelo Dupont, recurriendo a la información histórica del periodo 2000/2011, se construyen las variaciones porcentuales de todas y cada una de las cuentas del Balance General y del estado de pérdidas y resultados. A cada serie, por medio del @Risk, se le halló la distribución de probabilidad teórica que mejor ajuste presentó, se incorporó el análisis de correlación al modelo y se proyectó el índice Dupont para el año 2012. Se analizaron 37 cuentas de balance y PyG y se hallaron 37 distribuciones de probabilidad en correspondencia a una por cuenta Ver Anexo 2. Los valores obtenidos se incorporan en la Matriz de evaluación interna de las variables del Índice Dupont y se procede al análisis de sensibilidad y la formulación de la ecuación de regresión que genera el índice Dupont.

Resultados y Discusión

Ilustración 1. Ajuste de Distribuciones de Probabilidad Para Las Cuentas del Activo Corriente



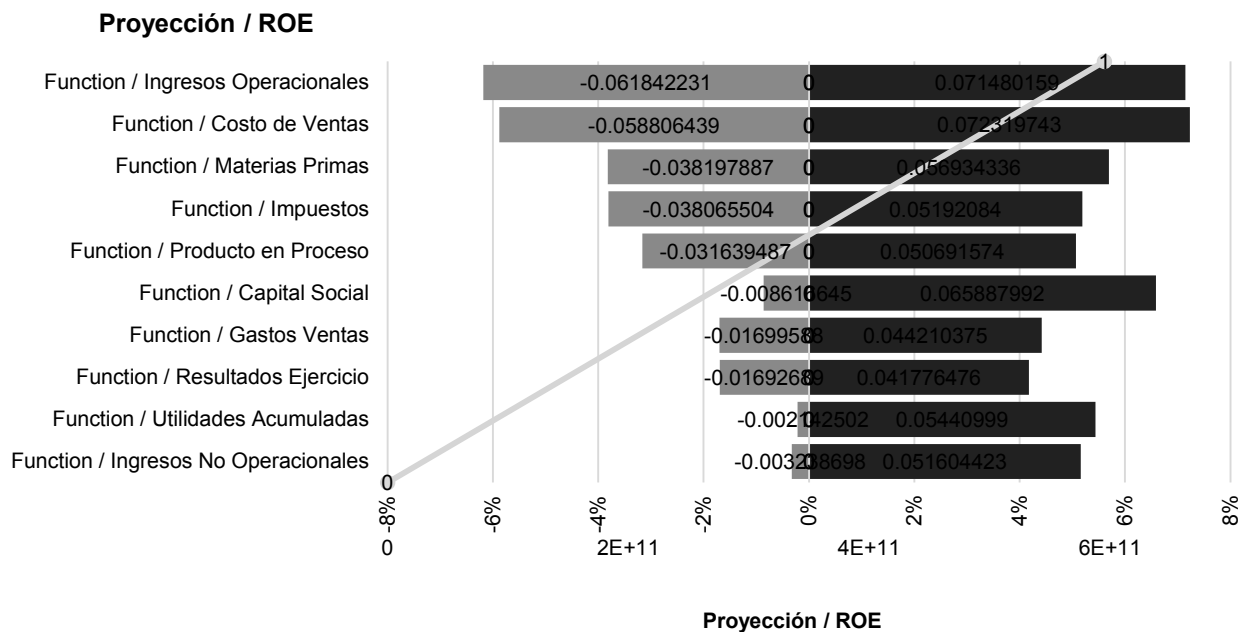
Fuente: Elaboración propia con datos de la Superintendencia de Sociedades (2013) y el uso del @Risk.

La Ilustración 1, permite observar los resultados del ajuste de distribuciones de probabilidad para las cuentas más importantes que conforman el Activo corriente; todas las demás cuentas se presentan en el Se acota, que se eligió entre varias distribuciones aquellas que cumplieran con la prueba chi-cuadrado y presentarán un p-value de mejor ajuste. Igualmente se incorporó el análisis de correlación entre las variables explicativas para la obtención del ROE mediante la descomposición del análisis Dupont. La

Ilustración 2, refleja el impacto de cada variable explicativa del modelo

Dupont en el ROE, se aclara que la lectura de cada variable es independiente, esto significa que se asumen las demás variables constantes; así la variable de mayor determinación o influencia sobre el ROE son los ingresos operacionales, que lo ubican en el intervalo [-6.18%; 7.14%] en función del valor asumido de acuerdo con su distribución de probabilidad de los ingresos. En términos simples, si los ingresos por ventas llegan al valor mínimo de crecimiento histórico –escenario pesimista–, el ROE llegará a un valor negativo de -6.18%. En condiciones normales, las ventas llegaran al crecimiento promedio histórico –escenario normal– y el ROE alcanzará el valor de 2.55%; y en el evento de que las ventas alcancen el máximo crecimiento histórico –escenario optimista– el ROE llegará a un valor de 7.14%. En su orden, el costo de las ventas se posiciona en segundo lugar y lo ubica en el intervalo [-5.88%; 7.23%]. Las demás variables presentan la misma interpretación de los ingresos operacionales y el costo de ventas.

Ilustración 2: Análisis de Sensibilidad del ROE En el Modelo Dupont



Fuente: Elaboración propia en @Risk con datos de Supersociedades (2013).

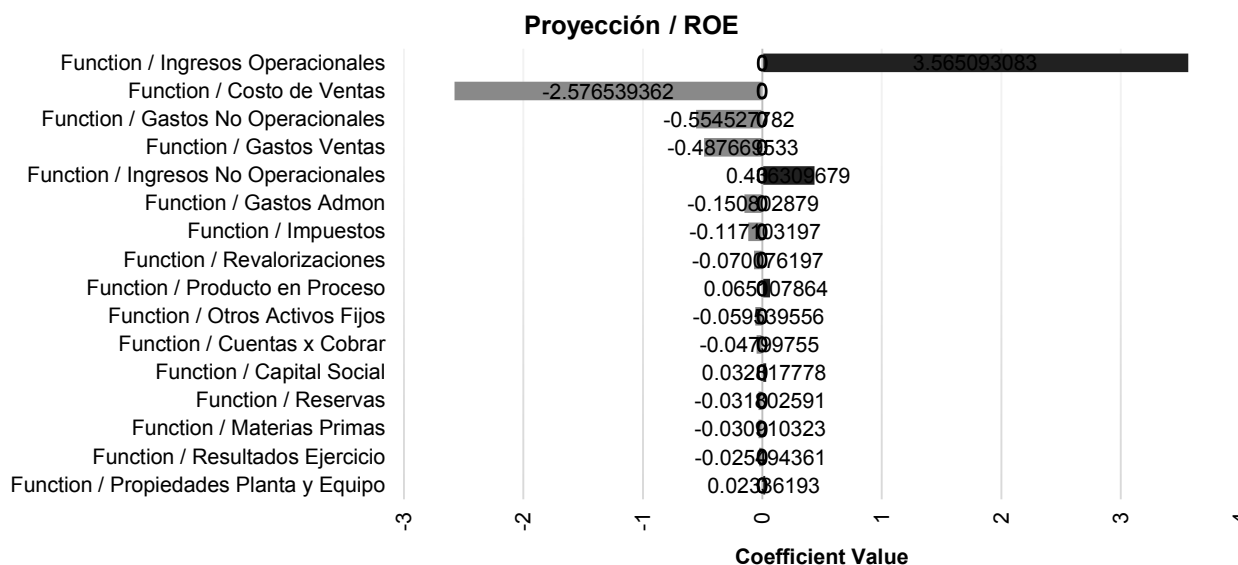
Por su parte, la Ilustración 3, presenta los coeficientes de regresión para la determinación del ROE; por medio de una estimación lineal de la forma:

$$\hat{R} = \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n$$

Donde $X_{i=1...n}$, corresponde a las cuentas que componen el modelo Dupont, tales como: Ingresos Operacionales, costo de ventas, Gastos no operacionales, gastos de ventas, impuestos, entre otras. Se destaca como los ingresos operacionales presentan un coeficiente de 3.56 que significa que por cada incremento porcentual de las ventas el ROE se incrementa en 3.56 unidades porcentuales y presenta una relación directamente proporcional; en tanto que los costos presentan un coeficiente negativo de -2.57, indicando que un incremento porcentual de los costos, representan una reducción de 2.57 unidades porcentuales del ROE

El análisis anterior es recurrente para las variables involucradas en la determinación del ROE y presentadas en la Ilustración 3. Ahora, contrastando el valor estocástico del ROE y el alcanzado por el método multicriterio, se observa que existe una alta correlación positiva entre los resultados, una vez que un valor de 2.5% para el ROE es considerado por los empresarios como una debilidad del sistema.

Ilustración 3: Coeficientes de Regresión Para la Obtención del ROE Por Análisis Dupont



Fuente: Elaboración propia en @Risk con datos de Superintendencia de Sociedades (2013)

CONCLUSIONES

Los resultados de los análisis empíricos anteriores, contienen un mensaje importante para los empresarios y administradores de empresa que consideran diferentes estrategias para apoyar la búsqueda de una ventaja competitiva. El rendimiento de ROA de una empresa puede determinarse por el comportamiento de su eficiencia (rotaciones), la rentabilidad y el apalancamiento financiero. En este sentido, ("DuPont analysis of an IT-enabled competitive advantage," 2002), desarrollan una investigación donde concluyen que en los casos en que las medidas de eficacia y rentabilidad se mueven en la misma dirección o siguen la misma tendencia, el ROA responde en la misma dirección y el comportamiento del ROA en períodos donde las medidas de eficiencia y rentabilidad se mueven en direcciones opuestas se determinará por la dirección y la magnitud de estos cambios. Estos resultados se corroboran en este estudio para las empresas del sector de prendas de vestir en Colombia. Contrastando el valor estocástico del ROE y el obtenido por el método multicriterio, se infiere una fuerte relación directamente proporcional entre los resultados, una vez que un valor de 2.5% para el ROE es considerado por los empresarios como una debilidad del sistema. Ese análisis, también es corroborado por Restrepo y Vanegas (2013), que desarrollan una análisis de frontera de eficiencia entre los sectores más empleadores del País y donde concluyen que el sector de prendas de vestir ha sido ineficiente en la última década, reportando recursos ociosos en el sistema, éstos resultados incorporados al análisis Dupont, afectan la rotación de inventario de manera negativa y por tanto, según el análisis de sensibilidad de la Ilustración 2, reducen el indicador ROE, confirmando de manera empírica los resultados obtenidos en este trabajo.

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BIOGRAFIA

Jorge Aníbal Restrepo Morales , Tecnológico de Antioquia I.U. Ingeniero Administrador Universidad Nacional. Magíster en Administración Universidad EAFIT. Candidato a Doctor Universidad San pablo CEU. Docente-Investigador de la Institución Universitaria Tecnológico de Antioquia y de la Autónoma de las Américas. Líder Grupo Research and Enterprise Development (R.E.D.), Medellín, Colombia

Lorenzo Portocarrero Sierra , Tecnológico de Antioquia I.U. Administrador de Empresas de la Universidad Cooperativa de Colombia y Magíster en Administración – Universidad EAFIT. Especialista en Finanzas Públicas- Escuela superior de administración pública. Especialista en Banca y Finanzas del Instituto de

estudios Bursátiles IEB - Universidad Complutense de Madrid. Actual Rector de la Institución Universitaria Tecnológico de Antioquia, profesor titular e investigador.

Juan Gabriel Vanegas, Fundación Universitaria Autónoma de Las Américas Economista Universidad de Antioquia. MSc Economía Universidad de Antioquia. Investigador Grupo R.E.D., Facultad de Ciencias Administrativas y Económicas, Tecnológico de Antioquia, Medellín, Colombia.

LA AFINIDAD DE SOCIOS EN LA INTEGRACIÓN DE CLUSTER: CASO MIPYMES MORELIANAS

Gerardo Gabriel Alfaro Calderón, Universidad michoacana de san Nicolás de Hidalgo
Víctor Gerardo Alfaro García, Universidad de Barcelona

RESUMEN

En este documento presentamos una aplicación haciendo uso de recursos derivados de la lógica difusa y la teoría de afinidades, para agrupar MiPyMES. Los resultados presentan seis grupos de miembros muy relacionados que podrían realizar clústeres efectivos. La originalidad del trabajo reside en la intuitiva metodología presentada, que une los beneficios del Algoritmo de Pichat y las herramientas de lógica difusa con el fin de disminuir la incertidumbre en el proceso de toma de decisiones y optimizar los métodos de agrupamiento actuales que son impulsados principalmente por enfoques de prueba y error.

PALABRAS CLAVE: Afinidad, Mipymes, Algoritmo de Pichat, Cluster

AFFINITY PARTNER IN THE INTEGRATION OF CLUSTER: CASE SME'S MORELIANAS

ABSTRACT

In the present research we present an application based on resources derived from fuzzy logic and the theory of affinities in order to compile affine groups of SME'S. Results present six groups of highly related members that could perform clusters. The originality of the paper resides on the intuitive methodology that has been presented, matching the benefits of Pichat's Algorithm and the fuzzy logic tools in order to decrease uncertainty in the decision making process and improve current clustering methods which are mainly driven by trial and error approaches.

KEYWORDS: Affinity, SME'S, Pichat Algorithm. Cluster

JEL: L16, M14, O14

INTRODUCCIÓN

Los desafíos que enfrentan los directivos de empresa son cada vez más exigentes, la globalización que se encuentra presente en casi todas las actividades significativas de negocio, ha dado como resultado una mayor intensidad y diversidad de competencia, lo que ha provocado una gran incertidumbre para las empresas y en mayor medida para las Micro, Pequeñas y Medianas empresas (MiPyMES), es por ello que estas empresas deben buscar nuevas alternativas a fin de lograr ventajas competitivas respecto a sus similares, posicionarse en los mercados globales como empresas de clase mundial. Con base en las experiencias internacionales se ha detectado que el desarrollo de agrupamientos industriales y de servicios (también conocidos como: clústeres, redes empresariales o sistemas locales de producción), alcanzan un alto grado de especialización, competitividad y eficiencia generando procesos dinámicos a través de los cuales es posible garantizar el éxito, son importantes instrumentos de política económica para modernizar y fortalecer ampliamente la competitividad de las firmas de una rama o sector económico. Uno de los principales problemas a resolver en la integración de un clúster son los integrantes que lo conformaran que mientras mayor grado de similitud o afinidad entre ellos mayor garantía de éxito, dado lo anterior a fin de identificar los integrantes de clúster recurrimos a la definición aportada por Gil A. y Kaufmann "Definimos

las afinidades como aquellas agrupaciones homogéneas a determinados niveles estructuradas ordenadamente, que ligan elementos de dos conjuntos de distinta naturaleza, relacionados por la propia esencia de los fenómenos que representan” (Gil Aluja, 1999). Por lo tanto el objetivo del presente trabajo es aplicar la teoría de las afinidades propuesta por Kaufmann y Gil-Aluja a fin de identificar subconjuntos de MiPyMES turísticos de acuerdo a su afinidad que les permita la conformación de clústers, a fin de incrementar sus ventajas competitivas.

REVISION DE LA LITERATURA

La Presencia de las Pymes En México

En México a fin de clasificar a las empresas de acuerdo a su tamaño se han adoptado criterios tales como al sector que atienden, el número de trabajadores, sus ingresos tal como se observa en la tabla 1. Para el país la existencia MiPyMES son un soporte invaluable en su economía ya que más del 99.80 % de todas las empresas establecidas en México corresponden a esta categoría, ocupan el 78.5% del personal de la planta productiva, su consumo en conjunto de este tipo de empresas es mayor que el de las consideradas grandes empresas y tienen una participación en el PIB del 52% (Secretaría de Economía, 2009)

Tabla 3: Clasificación de las Empresas en Mexicanas

Tamaño de la Empresa	Sector Económico	Rango del Número de Trabajadores	Rango del Monto de Ventas Anuales (MDP)	Tope Máximo Combinado (MDP)
Micro	Todas	Hasta 10	Hasta \$4	\$4.60
Pequeña	Comercio	Desde 11 hasta 30	Desde \$4.01 hasta \$100	\$93
Pequeña	Industria y Servicios	Desde 11 hasta 50	Desde \$4.01 hasta \$100	\$95
Mediana	Comercio	Desde 31 hasta 100	Desde \$100.01 hasta \$250	\$235
Mediana	Servicios	Desde 51 hasta 100	Desde \$100.01 hasta \$250	\$235
Mediana	Industria	Desde 51 hasta 250	Desde \$100.01 hasta \$250	\$250

En esta tabla se muestra la estratificación de empresas en México de acuerdo a los criterios sector económico, número de trabajadores e ingresos fuente: (Secretaría de Economía, 2009)

De acuerdo con los datos del censo económico 2009 (INEGI 2010), la conformación sectorial de las empresas mexicanas es la siguiente: el 11.70% pertenecen al sector industrial, 49.90% pertenecen al sector comercial y el 37.80% son del sector servicios, el personal ocupado de acuerdo a su estructura de acuerdo a la clasificación de su tamaño se observa en la tabla 2.

En México como en muchos otros países de América Latina (Saavedra, 2008), Asia, Estados Unidos y Europa, la pequeña y mediana empresa o MiPyME conforma la inmensa mayoría del universo empresarial. De ahí la importancia estratégica que éstas adquieren o deberían tener en términos del desarrollo económico nacional, regional, de lo anterior se hace necesario el fortalecimiento de las MiPyMES ya que enfrentan un ambiente globalizado e incierto, retos que solamente aquellas que sean capaces de generar ventajas competitivas logran mantenerse y crecer en el mercado.

Caracterización de las Mipymes Mexicanas

Las MiPyMES presentan diferentes características que se ven reflejadas en el funcionamiento tales como: Limitada posibilidad de acceso a recursos financieros dado por la falta de calidad de su información lo que propicia faltad de credibilidad de instituciones financieras (Melle, 2001).

Tabla 2: Caracterización del Sector Industrial Mexicano

Estratos de personal ocupado		Unidades económicas		Personal ocupado total		Producción bruta total	
		Absoluto	%	Absoluto	%	Absoluto	%
Total		436,851	100.0	4,661,062	100.0	4,876,999,255	100.0
Micro	0 a 2	239,989	54.9	348,733	7.5	27,177,590	0.6
	3 a 5	127,755	29.2	465,599	10.0	44,980,412	0.9
	6 a 10	36,412	8.3	266,381	5.7	42,486,333	0.9
Subtotal Microempresa		404,156	92.52	1,080,713	23.19	114,644,335	2.35
Pequeñas	11 a 15	9,315	2.1	117,544	2.5	31,534,173	0.6
	16 a 20	4,467	1.0	79,313	1.7	28,1863,07	0.6
	21 a 30	4,546	1.0	113,007	2.4	52,766,967	1.1
	31 a 50	4,021	0.9	157,333	3.4	86,297,066	1.8
Subtotal Pequeña Empresa		22,349	5.12	467,197	10.02	198,784,513	4.08
Medianas	51 a 100	3,897	0.9	280,135	6.0	218,982,789	4.5
	101 a 250	3,216	0.7	517,772	11.1	583,985,272	12.0
Subtotal Mediana Empresa		7,113	1.63	797,907	17.12	802,968,061	16.46
Total MIPYME		433,618	99.26	2,345,817	50.33	1,116,396,909	22.89
Grandes	251 a 500	1,660	0.4	581,128	12.5	761,813,187	15.6
	501 a 1000	1,014	0.2	711,497	15.3	861,640,227	17.7
	1001 y más	559	0.1	1,022,620	21.9	2,137,148,932	43.8
Subtotal Empresa Grande		3,233	0.74	2,315,245	49.67	3,760,602,346	77

En esta tabla se observa la el número de Unidades Económicas, Personal Ocupado Y la Producción de la estructura del Sector Industrial mexicano. Fuente: (Saavedra, 2013)

Incertidumbre: El entorno en el cual se desarrollan les crea incertidumbre ya que tienen la incapacidad de controlar significativamente su entorno. Reducida cuota de mercado, ocasionando la poca influencia en: la determinación de tecnologías dominantes, en el nivel de precios, en el comportamiento de los canales de distribución, comportamiento de proveedores, etc. El gestor-propietario, tiene una influencia determinante en el desempeño de este tipo de empresas, ya que su visión y valores influyen todos los aspectos de la organización y su comportamiento suele ser menos adverso al riesgo que lo usual de los gestores de la gran Empresa (Burns, 1996), (Shane & Venkataraman, 2000).

Habilidad de cambiar: Este atributo está directamente relacionado con sus posibilidades de sobrevivir y de alcanzar el éxito, debido a que, al no poder controlar los cambios que se producen en su entorno, debe poder adaptarse rápidamente a las nuevas circunstancias en que deba de competir. Innovación: Usualmente se considera que la MiPyME juega un papel determinante en la innovación. Investigadores de diversos países han demostrado que entre el 50% y el 60% innova, al menos de forma espontánea e incremental, y de esas empresas innovadoras, solo del 5 al 10% innovan de manera más formal (Julien P. 1998). Las MiPyMES al no contar con recursos para realizar actividades I+D, su flexibilidad, su habilidad de cambiar y ajustarse, y la rapidez de sus reacciones, junto con la estrecha relación que se establece entre el gestor-propietario con los clientes y proveedores le proporciona una ventaja en la detección y aprovechamiento de las oportunidades del entorno mediante esquemas de innovación muy ajustados a las necesidades de sus clientes (Burns P.1996), dichas innovaciones se consiguen a partir del conocimiento creado por su propia actividad competitiva.

Redes de relaciones de la empresa son estrechas lo que propicia confianza, reduciendo los costos de transacción además de facilitar la creación de acuerdos y redes entre empresas así como el parentizaje y la obtención de recursos adicionales (Gulati, 1998), (Wu, Wang, Chen, & Pan, 2008). De las características anteriores observamos que algunas de ellas le pueden generar a las MiPyMES conflictos para su supervivencia e incluso su desaparición, más sin embargo existen algunas que le pueden permitir lograr la construcción de ventajas competitivas no únicamente para sobrevivir sino que para fortalecerse y ser empresas de éxito: A fin de presentar una mayor competitividad en el mercado estas empresas han acudido al asociativismo empresarial como una alternativa para que las organizaciones hagan frente a los drásticos cambios del entorno y puedan ser competitivas dentro del mercado en el cual se desarrollan tal como menciona Druker (1997), las sociedades de cooperación o asociaciones en participación habrán de convertirse en la forma predominante de realizar negocios, facilitándole a estas empresa aumentar su

competitividad y rentabilidad. En México existe evidencia de diferentes formas de asociación tales como Empresas integradoras, Cadenas productivas, Alianzas estratégicas y Clusters, a fin de mejorar su capacidad competitiva en diversos aspectos: financiero, productivo, mercadológico, gestión del talento humano y tecnológico, reducción de costos, crecimiento, acceso a nuevos mercados e incrementar su eficiencia.

Conformación de Clusters

La alta presión competitiva originada por la globalización económica ha propiciado cambios organizacionales y acciones estratégicas tales como la cooperación o asociación entre empresas, denominados clúster o conglomerados, sustentados en la competencia mediante la articulación de potencialidades existentes en los ámbitos locales y regionales, de esta manera aprovechar el acceso a insumos, información y tecnología. (Porter, 1999) En México a través de la Subsecretaría de la Pequeña y Mediana Empresa, de la Secretaría de Economía,) a fin de fortalecer la competitividad de la MiPyMES ha generado el Programa de clústers constituyéndose este como una estrategia de desarrollo económico para consolidar a las empresas buscando: Aprovechar las vocaciones productivas regionales, estableciendo una visión estratégica de mediano y largo plazo. Fortalecer las cadenas productivas para convertirlas en detonadoras del desarrollo regional. Elevar los niveles de competitividad de las empresas mediante su integración en las cadenas productivas. Lograr una visión compartida de todos los agentes económicos involucrados en el desarrollo de agrupamientos empresariales. Vincular e instrumentar mecanismos de apoyo (estímulos fiscales, crédito, capacitación, tecnología e infraestructura), que faciliten el desarrollo de agrupamientos empresariales.

Gran cantidad de autores han contribuido al análisis y conformación de estos agrupamientos llamados clúster, Porter (1990), define un agrupamiento industrial como “*un conjunto de industrias relacionadas a través de relaciones comprador-proveedor, o por tecnologías comunes, los compradores comunes o los canales de distribución, y los lugares comunes de trabajo*”. Menciona dos tipos de agrupaciones: clústeres verticales y clústeres horizontales. Las agrupaciones verticales se hacen de las industrias que están vinculadas a través de relaciones entre compradores y vendedores, mientras que las agrupaciones horizontales, se logran por la existencia de las interconexiones entre empresas en un mismo nivel, con el fin de compartir los recursos aquí se incluyen las industrias en las que los otros tipos de elementos comunes (mercado, tecnología, mano de obra,...) prevalecen. En recientes definiciones se ha incluido la concentración geográfica como característica importante de un clúster Autores como (Jacobs & De Man, 1996), proponen tres definiciones relacionadas al concepto de clúster. El clúster regional, integrado por industrias espacialmente concentradas, el clúster sectorial, integrado por sectores o grupos de sectores, y el clúster de redes integrados por cadenas de valor, quienes identifican dimensiones clave que pueden utilizarse para definir grupos tales como:

La agrupación geográfica de la actividad económica. Relaciones horizontales y verticales entre los sectores industriales. Utilización de una tecnología común. Presencia de un actor central ya sea una gran empresa, centro de investigación, etc. La calidad de interconexión entre empresas o la cooperación entre éstas. La presencia de un actor central como elemento dinamizador para un clúster. Porter (2000), redefine el concepto de clúster en la que incorpora la concentración geográfica como elemento importante en el clúster definiendo a este como "concentraciones geográficas de empresas interconectadas, proveedores especializados, proveedores de servicios, empresas de sectores afines e instituciones asociadas en campos particulares que compiten pero también cooperaran ", definición que se adoptaremos en la realización del presente trabajo. Una herramienta fundamental en la conformación de clústeres es el “Modelo diamante” de Michael Porter, herramienta que permite evaluar la conveniencia o no de la implantación de un clúster. Según Porter, existen cuatro factores: Estrategia, Estructura y Rivalidad Empresarial, Condiciones de la Demanda, Industrias Relacionas y de Apoyo y Condiciones de Factores, elementos esenciales que deben estar alineados y ser similares en los destinos turísticos que conformen un clúster, ya que de lo contrario el beneficio de la cooperación que se espera de estos agrupamientos no se lograría y considerando que el

clúster a diseñar se concibe con encadenamientos horizontales y el competir por el mismo cliente propicia barreras que son necesarias superar tales como el comportamiento oportunista así como la rivalidad que surge entre los miembros del clúster Para la elección de los socios que deben conformar el clúster es necesario considerar aspectos tales como: su participación en el mercado, su experiencia en el sector, su capacidad de liderazgo y su participación en organizaciones y/o asociaciones empresariales, lo que permitirá garantizar la interacción, su colaboración y en consecuencia la evolución del clúster para el logro de los beneficios esperados tales como: Priorizar la colaboración sobre el de competencia. Fortalecimiento y mantenimiento de relaciones inter-empresariales de largo plazo. Actitud hacia la Innovación y mejoramiento continuo de productos. Autogeneración de ventajas competitivas . Orientación al logro de altos estándares de calidad. Elevado intercambio de información entre agentes participantes. Compromiso de las instituciones para apoyar el desempeño de los clústeres a través de infraestructura, marco legal, clima de negocios, etc.

Otra dinámica en la elección de los socios para integración de un cluster es considerar su afinidad competitiva, considerando la definición aportada por Rubio & Aragón (2008) citada por (Delgado R., Álvarez H., & Pedraza M., 2013) en la que sostiene que la “*competividad que representa la capacidad por parte de las empresas que les permite obtener un desempeño superior al de los competidores dando lugar a una posición competitiva favorable*”. Definición sustentada en que de recursos y capacidades de las empresas las que sustentan las ventajas competitivas y por lo tanto su éxito competitivo (Gautam, Barney, & Muhanna, 2004), por lo tanto un correcto análisis de los recursos y capacidades de la empresa nos permitira identificar el posible grado de asociación, e incorporando la metodología propuesta por Gil A. y Kaufmann (1999), podra garantizar la correcta elcción de los integrantes del cluster.

METODOLOGÍA

Debido a la complejidad de la naturaleza del fenómeno que tratamos de analizar, el uso de recursos derivados de la lógica difusa y la teoría de afinidades serán acercamientos que en general guiarán nuestro estudio. A continuación describiremos paso a paso la metodología utilizada para la agrupación de MiPyMES considerando 15 casos de éxito observados en nuestra investigación:

Tabla 5: Empresas Objeto de Estudio

Idem.	Empresa	Idem	Empresa
a	Acumuladores Michoacanos	i	Aceros trefilados de Morelia
b	Industrial de pinturas Volton	j	Alambres Profesionales
c	Maderas y diseños Gova	k	Emulsa
d	Mecanizado Industrial Guayangareo	l	Industrias Químicas
e	Muebles Tata Vasco	m	Manufactura Mexicana de Equipos
f	Fabri Muebles Nips	n	Michoacán de Plásticos
g	Industrial Fama	o	Productos Altek
h	Paneles y Aislantes		

En esta tabla se muestran el idem y las empresas consideradas en el estudio. Fuente: Elaboración propia

Adquisición de Variables: El éxito competitivo de las empresas ha sido explicado ampliamente en la literatura por los recursos tecnológicos, la innovación, los recursos comerciales, la calidad del producto o servicio, la gestión y dirección de los recursos humanos, la capacidad del directivo y la cultura de la organización, serán considerados como las variables de afinidad de socios en la conformación de Clusters incluiremos, a partir de sus características inherentes su evaluación a través de una etiqueta lingüística, evaluada entre 0 y 1, donde:

Tabla Etiquetas lingüísticas de evaluación

Etiqueta Lingüística		Etiqueta Lingüística	
1.0	Excelente rendimiento	0.4	Relativamente pobre rendimiento
0.9	Gran rendimiento	0.3	Pobre rendimiento
0.89	Muy buen rendimiento	0.2	Muy pobre rendimiento
0.7	Buen rendimiento	0.1	Peor rendimiento
0.6	Relativamente mejor rendimiento	0.0	Desastroso rendimiento
0.5	Ni buen ni mal rendimiento		

En esta tabla se observa el valor asociado al desempeño Fuente: Elaboración propia

En nuestro caso se obtiene la siguiente matriz de evaluación:

Tabla 5: Variables de Asociación

	Recursos Tecnológicos	Innovación	Recursos Comerciales	Calidad del Producto	Gestión de Los R.H.	Capacidad del Directivo	Cultura de la Organización
Acumuladores Michoacanos	0.80	0.80	0.80	0.90	0.80	0.8	0.9
Industrial de pinturas volton	0.50	0.60	0.60	0.70	0.70	0.6	0.6
Maderas y diseños Gova	0.70	0.60	0.60	0.70	0.80	0.8	0.9
Mecanizado Industrial Guayangareo	0.80	0.90	0.90	0.80	0.80	0.9	0.8
Muebles Tata Vasco	0.90	0.80	0.70	0.80	0.90	0.7	0.8
Fabri Muebles Nips	1.00	0.90	0.80	0.90	0.70	0.7	0.6
Industrial Fama	0.90	0.80	0.60	0.80	0.80	0.9	0.8
Paneles y Aislantes	0.80	0.90	0.90	0.80	0.80	0.9	0.8
Aceros trefilados de Morelia	0.80	0.90	0.70	0.80	0.70	0.6	0.6
Alambres Profesionales	0.70	0.70	0.50	0.60	0.70	0.6	0.6
Emulsa Industrias Químicas	0.70	0.70	0.70	0.80	0.80	0.9	0.8
Manufactura Mexicana de E.	0.6	0.7	0.5	0.6	0.7	0.8	0.5
Michoacan de Plasticos	0.80	0.90	0.90	0.90	0.80	0.8	0.8
Productos Altek	1.00	0.80	0.80	0.90	0.80	0.7	0.8
	0.80	0.40	0.60	0.70	0.70	0.7	0.6

Tabla de indicadores de variables adaptado a partir del trabajo empírico de la "Competitividad de la MiPyMES manufacturera de Moreliana" Fuente: elaboración con base en (Chauca, 2003)

Distancia Relativa

Para determinar la distancia relativa que se encuentra entre las variables evaluadas debemos recurrir a un concepto ya conocido, la Distancia relativa de Hamming. Para determinar tal distancia entre dos sets difusos, el procedimiento general es el de sustraer los valores existentes de cada nivel de criterios, añadir las diferencias en valores absolutos y finalmente dividirlos por la suma de los criterios escogidos. De tal forma, el resultado final será un número comprendido entre el 0 y 1. De tal forma que:

$$\delta(\tilde{A}, \tilde{B}) = \sum_{i=1}^n |\mu_{\tilde{A}}(x_i) - \mu_{\tilde{B}}(x_i)| \quad Ec (1)$$

$$\text{donde } x_i \in X, \forall_i = 1, \dots, n \text{ y } 0 \leq d(\tilde{A}, \tilde{B}) \leq n$$

Matriz de Distancias

Con los resultados obtenidos por la distancia relativa del Hamming, ahora procedemos a crear una matriz en la que se indica la relación simétrica y anti-reflexiva entre los elementos. En nuestro caso:

Tabla 4: Matriz de Distancia de Hamming

	a	b	c	g	e	f	g	h	i	j	k	l	m	n	o
a	0	0.20	0.14	0.06	0.08	0.08	0.08	0.06	0.08	0.18	0.08	0.20	0.04	0.04	0.18
b		0	0.06	0.22	0.20	0.24	0.16	0.22	0.16	0.10	0.12	0.24	0.10	0.62	0.62
c			0	0.14	0.13	0.21	0.10	0.14	0.17	0.13	0.07	0.19	0.07	0.51	0.54
d				0	0.10	0.13	0.07	0.00	0.11	0.21	0.07	0.13	0.16	0.63	0.66
e					0	0.11	0.06	0.10	0.10	0.17	0.09	0.20	0.10	0.06	0.16
f						0	0.14	0.13	0.07	0.17	0.17	0.20	0.10	0.06	0.16
g							0	0.07	0.13	0.17	0.06	0.17	0.10	0.09	0.16
h								0	0.11	0.21	0.07	0.21	0.03	0.10	0.20
i									0	0.10	0.13	0.16	0.11	0.13	0.11
j										0	0.14	0.06	0.21	0.20	0.10
k											0	0.14	0.10	0.11	0.16
l												0	0.19	0.83	0.83
m													0	0.07	0.20
n														0	0.19
o															0

En esta tabla se muestra la relación simétrica y anti-reflexiva entre empresa de estudio Fuente: Elaboración propia

Matriz de Similitudes

En este paso se crea otra matriz, conocida como la relación de similitud. Tal matriz representa la complementariedad a la unidad de la matriz de diferencias. En nuestra investigación:

Asociación de Máxima Similitud: Pichat Algorhythm

Con el fin de obtener las máximas asociaciones de similitud usaremos el Algoritmo de Pichat (Pichat, 1970). Los principales productos del algoritmo son sub-matrices, las cuales nos permiten identificar los principales grupos de destinos turísticos que revelan los mayores niveles de similitud. A continuación se detallan los pasos a realizar: El punto de partida proviene de la existencia o la creación de una relación de similitud Booleana. A partir de esa relación (matriz) se considera sólo la parte superior a diagonal principal. De la matriz, únicamente consideramos los ceros en cada fila, multiplicando los elementos de las columnas en las que se presentan ceros. Se procede a realizar una adición booleana del elemento de la línea con el último producto. Las adiciones tienen que seguir las siguientes reglas: el proceso excluye las líneas sin ceros. Durante el proceso de adición, ya sea que en la suma aparezca un elemento en dos términos y uno de ellos es aislado, la adición se sustituye por tal elemento. Por lo tanto: $a + abc = a$ (porque $a + abc = a(1 + bc) = a \cdot 1 = a$) *ec.*(2). Finalmente se realiza una adición de elementos. Para cada uno es necesario obtener el elemento complementario en relación con la referencia de los elementos. Cada uno de los elementos complementarios son las máximas sub-matrices de similitud.

Tabla 5: Matriz de Similitudes

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
a	1.00	0.80	0.86	0.94	0.92	0.92	0.92	0.94	0.92	0.82	0.92	0.80	0.96	0.96	0.82
b		1.00	0.94	0.78	0.80	0.76	0.84	0.78	0.84	0.90	0.88	0.76	0.90	0.38	0.38
c			1.00	0.86	0.87	0.79	0.90	0.86	0.83	0.87	0.93	0.81	0.93	0.49	0.46
d				1.00	0.90	0.87	0.93	1.00	0.89	0.79	0.93	0.87	0.84	0.37	0.34
e					1.00	0.89	0.94	0.90	0.90	0.83	0.91	0.80	0.90	0.94	0.84
f						1.00	0.86	0.87	0.93	0.83	0.83	0.80	0.90	0.94	0.84
g							1.00	0.93	0.87	0.83	0.94	0.83	0.90	0.91	0.84
h								1.00	0.89	0.79	0.93	0.79	0.97	0.90	0.80
i									1.00	0.90	0.87	0.84	0.89	0.87	0.89
j										1.00	0.86	0.94	0.79	0.80	0.90
k											1.00	0.86	0.90	0.89	0.84
l												1.00	0.81	0.17	0.17
m													1.00	0.93	0.80
n														1.00	0.81
o															1.00

En esta tabla se observa la complementariedad a partir de la matriz de Hamming Fuente: Elaboración propia

En nuestro caso el Algoritmo se realizó utilizando un nivel de significancia del $\alpha = 0.80$, lo cual quiere decir que solo se tomará como parte del procedimiento, aquellos elementos que en la matriz de similitud excedan el valor de 0.80. Se obtiene la siguiente matriz binaria:

Tabla 6: Matriz Binaria

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
a	1	0	1	1	1	1	1	1	1	0	1	0	1	1	0
b		1	1	0	0	0	0	0	0	1	1	0	1	0	0
c			1	1	1	0	1	1	0	1	1	0	1	0	0
d				1	1	1	1	1	1	0	1	1	0	0	0
e					1	1	1	1	1	0	1	0	1	1	0
f						1	1	1	1	0	0	0	1	1	0
g							1	1	1	0	1	0	1	1	0
h								1	1	0	1	0	1	1	0
i									1	1	1	0	1	1	1
j										1	1	1	0	0	1
k											1	1	1	1	0
l												1	0	0	0
m													1	1	0
n														1	0
o															1

Tabla binaria base para el algoritmo de Pichat Fuente Elaboración propia

Procedemos a desarrollar el algoritmo utilizando los pasos descritos antes en la siguiente ecuación:

$$S = (a + bjlo) \cdot (b + defghilno) \cdot (c + jlno) \cdot (c + flno) \cdot (d + jmno) \cdot (e + jlo) \cdot (f + jklo) \cdot (g + jlo) \cdot (h + jlo) \cdot (i + l) \cdot (j + mn) \cdot (k \cdot o) \cdot (l + mno) \cdot (m + o) \cdot (n + o) \quad Ec \dots 1$$

Desarrollando se obtiene:

$$S' = (ghikmn) + eghikmn + bckm + efghimn + ceghikn + ikmn$$

A modo de comprobación, se presentan las sub-matrices de cada asociación. En las cuáles es fácil observar que el total de los elementos excede el nivel de significancia de $\alpha = 0.85$.

Figura 1: Representación de Sub-Matrices Agrupadas

(g,h,i,k,m,n)

	g	h	i	k	m	n
g		0.92	0.87	0.94	0.90	0.91
h			0.88	0.92	0.97	0.90
i				0.87	0.88	0.87
k					0.90	0.88
m						0.92
n						

(c,e,g,h,i,k,m)

	c	e	g	h	i	k	m
c		0.87	0.90	0.85	0.85	0.92	0.92
e			0.94	0.90	0.90	0.91	0.9
g				0.92	0.87	0.94	0.9
h					0.88	0.92	0.97
i						0.87	0.88
k							0.90
m							

(e,g,h,i,k,m,n)

	e	g	h	i	k	m	n
e		0.94	0.9	0.87	0.91	0.90	0.94
g			0.92	0.87	0.94	0.90	0.91
h				0.88	0.92	0.97	0.9
i					0.87	0.88	0.87
k						0.88	0.88
m							0.92
n							

(e,f,g,h,i,m,n)

	e	f	g	h	i	m	n
e		0.88	0.85	0.90	0.90	0.90	0.94
f			0.85	0.87	0.92	0.90	0.94
g				0.92	0.87	0.90	0.91
h					0.88	0.97	0.9
i						0.88	0.87
m							0.92
n							

(b,c,k,m)

	b	c	k	m
b		0.94	0.88	0.9
c			0.92	0.92
k				0.9
m				

(i,k,m,n)

	i	k	m	n
i		0.87	0.88	0.87
k			0.9	0.88
m				0.92
n				

AGREGACIÓN Y RESULTADOS

Como consecuencia de los resultados del algoritmo Pichat, los elementos más similares se agregan de la siguiente manera:

(g,h,i,k,m,n): Industrial Fama, Paneles y Aislantes, Aceros trefilados de Morelia, Manufactura Mexicana de Equipos, Michoacán de Plásticos

(c,e,g,h,i,k,m): Maderas y diseños Gova, Muebles Tata Vasco, Industrial Fama, Paneles y Aislantes, Aceros trefilados de Morelia, Emulsa, Manufactura Mexicana de Equipos

(e,g,h,i,k,m,n): Muebles Tata Vasco, Industrial Fama, Paneles y Aislantes, Aceros trefilados de Morelia, Emulsa, Manufactura Mexicana de Equipos, Michoacán de Plásticos.

(e,f,g,h,i,m,n): Muebles Tata Vasco, Fabri Muebles Nips, Industrial Fama, Paneles y Aislantes, Aceros trefilados de Morelia, Manufactura Mexicana de Equipos, Michoacán de Plásticos

(b,c,k,m): Industrial de pinturas Volton, Maderas y diseños Gova, Emulsa, Manufactura Mexicana de Equipos

(i,k,m,n): Aceros trefilados de Morelia, Emulsa, Manufactura Mexicana de Equipos, Michoacán de Plásticos

Estas MiPyMES han demostrado una alta afinidad en virtud de las variables propuestas. Podemos asegurar con un alto nivel de certeza que comparten aspectos comunes que podrían ser utilizados con el fin de crear sinergias entre ellos. No obstante lo anterior, más investigación se debe desarrollar en la creación de diferentes escenarios en los que sus afinidades podrían vincularse y ayudan al crecimiento de los sectores económicos, sociales y ambientales.

CONCLUSIONES

A través del proceso y la metodología prevista en el presente estudio, hemos obtenido las MiPyMES más similares, que comparten factores comunes. Mediante la asociación, organización y creación de sinergias entre estos elementos, los tomadores de decisión podrían aumentar la probabilidad de éxito. Al conocer los elementos más afines, el Estado debe ser capaz de orientar los recursos específicos para promover el desarrollo social y económico positivo para la región. Este análisis contribuye a la mejora de las economías de las ciudades emergentes y podría ser replicado en regiones similares asociar diversos elementos y aumentar los beneficios de los programas, planes y proyectos de atracción.

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PERCEPCIÓN DEL CLIENTE RESPECTO A LA SATISFACCIÓN EN ENTIDADES FINANCIERAS EN LA ZONA METROPOLITANA DE PUEBLA: UN INTENTO DE SEGMENTACIÓN DE MERCADOS

Héctor Hugo Pérez Villarreal, Universidad Popular Autónoma del Estado de Puebla

Mario Alberto Lagunes Pérez, Universidad Popular Autónoma del Estado de Puebla

Sofía Elba Vázquez Herrera, Universidad Popular Autónoma del Estado de Puebla

Jesús Igor Heberto Barahona Torres, Universidad de las Américas de Puebla

RESUMEN

El objetivo es conocer los diferentes segmentos de mercados en las entidades financieras de la Zona Metropolitana de Puebla, comprobando las variables que son sujetas de agrupación relativas a la percepción del servicio. Además, se analizarán el perfil de usuarios de cada segmento así como sus resultados por entidad financiera. Fueron entrevistados mediante un cuestionario 385 clientes de los 5 bancos con mayores activos en México. Los análisis muestran la existencia de diferentes perfiles con diferentes niveles de percepción del nivel del servicio. Los resultados revelan un distintivo particular en cada segmento de mercado mediante clientes por entidad financiera. Este tipo de datos ilustran con claridad una necesidad de implementación de estrategias de satisfacción en los bancos de la Zona Metropolitana de Puebla.

PALABRAS CLAVE: Segmentación, Satisfacción, Entidades Financieras

PERCEPTION OF CUSTOMERS WITH RESPECT TO THE SATISFACTION OF FINANCIAL SERVICES PROVIDERS AT PUEBLA'S METROPOLITAN ZONE: A SEGMENTATION APPROACH

ABSTRACT

The main objective is to know different segments of financial services providers, which integrate the market on the metropolitan zone of Puebla. The foregoing is achieved by grouping variables related with perception of the service. In addition, it was analyzed the profile of each specific segment and the results of each financial entity. A total of 385 customers of 5 most important brands on Mexican market, were asked to provide their feedback through a written questionnaire. Results show the existence of different profiles with different levels of perceptions regarding with a given level of service. It is also revealed, a particular distinctive on each segment through customer by financial service provider. In general these kinds of data clearly illustrate the implementation of strategies of satisfaction on financial entities of metropolitan zone of Puebla.

KEY WORDS: Segmentation, Satisfaction, Financial Institutions

JEL: M30, M31, M39, G10

INTRODUCCIÓN

Las instituciones financieras en México presentan grandes niveles de confrontación en la oferta de productos y servicios. Estos grandes movimientos se traducen en un alto nivel de competencia en el sector.

Aunque los trabajos de Morales et. al. (2013) señalan que el sector de la banca comercial en México se encuentra estable y con solidez financiera, no se contraponen a elevar el número de productos/beneficios ofrecidos en el sector lo que se puede traducir a un indicador con altos niveles de competitividad (Pineda, 2009). En este sentido, los bancos comerciales en México con mayor número de activos son los que se representan en la siguiente Tabla 1.

Tabla 1: Activos de Bancos Comerciales En México

Concepto	Banamex		Banorte/Ixe		BBVA Bancomer		HSBC		Santander	
	Promedio 12 Meses	Saldo Fin de Mes	Promedio 12 Meses	Saldo Fin de Mes	Promedio 12 Meses	Saldo Fin de Mes	Promedio 12 Meses	Saldo Fin de Mes	Promedio 12 Meses	Saldo Fin de Mes
	2014/08	2014/08	2014/08	2014/08	2014/08	2014/08	2014/08	2014/08	2014/08	2014/08
Disponibilidades	102,335	115,404	68,329	62,476	124,793	125,789	50,634	39,132	84,562	81,114
Cartera Vigente	445,669	435,008	406,850	422,362	694,443	732,418	194,173	197,282	371,941	391,657
Inversiones en Valores	393,611	336,731	264,839	284,293	420,387	468,540	163,958	213,090	207,901	229,308
Operaciones con Valores y Derivados (OVD) Netas	-268,547	-196,929	-232,298	-244,613	-259,088	-316,794	-54,991	-93,821	-118,909	-111,911
Total Activos Productivos	673,068	690,215	507,720	524,518	980,534	1,009,953	353,774	355,683	545,496	590,168

Fuente: CNBV (2014). Balance general, activos producidos netos por institución. Cifras en millones de pesos.

A pesar de que son las cinco entidades financieras en México con mayor número de activos, también son las que tienen mayor número de quejas de los usuarios. En los últimos años se ha detectado un incremento en las quejas de los usuarios de BBVA Bancomer, Banamex, Santander, Banorte/Ixe y HSBC (constituyendo los 5 entidades con mayores quejas en orden de importancia); en general del año 2012 al 2013 se pasó de 2 millones 54 mil 887 a 2 millones 221 mil 590 quejas en México (González, 2013). Por lo tanto esta investigación se inspira en los trabajos de Kromidha y Kristo (2014) donde señala que la administración de la calidad percibida y la satisfacción del consumidor son un eje fundamental para los gerentes de los bancos.

REVISIÓN LITERARIA

Orientación al Mercado

El rol del cliente como centro de la estrategia empresarial ha sido uno de los principales fundamentos en todas las áreas de actividad económica. Según Valenzuela y Villegas (2013) señalan que las organizaciones deben de poner mayor énfasis en las acciones del personal de ventas/marketing hacia los clientes. Estos mismos autores señalan que el deber de la alta dirección es poner en el centro al cliente del valor al cliente (lo que el cliente más valora de la relación, cómo lo jerarquiza y pondera).

Percepción y Satisfacción del Cliente

Este valor del cliente está sujeto de acuerdo a la percepción del cliente, definida como el proceso de selección, organización e interpretación de los estímulos para formar una imagen significativa y coherente del mundo (Schiffman y Kanuk, 2005). Por lo tanto se llega a la determinación que la satisfacción del cliente depende del resultado que se percibe de un producto en cuanto a la entrega de valor en relación con las expectativas del comprador. Si el resultado del producto no alcanza las expectativas previstas, el comprador quedará no satisfecho o insatisfecho. En cambio, si el resultado coincide con las expectativas, el comprador quedará satisfecho. Finalmente si el resultado rebasa las expectativas, entonces el comprador

quedará más que satisfecho (e.g., Kotler y Armstrong, 2003; Centros Europeos de Empresas Innovadoras de la Comunidad de Valencia, 2008; Dudek-Burikowska y Szewieczek, 2008).

Segmentación de mercados: La segmentación del mercado es definida como la acción de dividir un mercado en grupos distintos de compradores, con base en sus necesidades, características o conducta, y que podrían requerir productos o mezclas de marketing distintos según Kotler y Armstrong (2007). No obstante las organizaciones deben de detectar sus puntos clave del negocio para segmentar de acuerdo a las variables más importantes que le dan valor a sus clientes, por lo que sin duda la estrategia de segmentación por sí misma constituye la decisión más importante del marketing (Staton, Etzel y Walker, 2000). De acuerdo con Llorens (2004) las entidades financieras deben de trabajar un modelo de “bajo demanda” que se entiende por pasar a ofrecer ciertos servicios y productos a cierto segmento de mercado. Este autor da importancia elevada a que el reto por el cual se debe de enfrentar cualquier entidad financiera es a elegir los segmentos a los cuales se decide atacar.

Antigüedad del cliente: Por otro lado, la antigüedad del cliente se puede asemejar como una de las partes y componentes de la lealtad comportamental, pero está siempre debe de darse cuando el cliente cuenta con una satisfacción suficiente positiva de acuerdo al servicio percibido (Panther y Farquhar, 2004). En el mismo sentido, los estudios de Valenzuela (2010) señalan que la orientación al cliente se relaciona positivamente con el aumento del valor de tiempo de vida del cliente, por lo que a mayor antigüedad mayor lealtad comportamental y por ende mayor satisfacción en el servicio. Esto refuerza la línea de la perspectiva comportamental medida a través del compromiso de los consumidores a usar un proveedor de servicios preferido a pesar de la existencia de ciertas barreras (e.g., económicas, ubicación, etc.) (Ko De Ruyter et al., 1998).

METODOLOGÍA

En primera instancia esta investigación pretende identificar y caracterizar los diferentes tipos de clientes de las entidades financieras de acuerdo a su percepción en el servicio que recibe respecto a la satisfacción. Posteriormente es importante identificar los diferentes segmentos de acuerdo a su nivel de servicio en la variable de satisfacción. De acuerdo con los objetivos perseguidos las hipótesis estuvieron formuladas en orden de importancia:

H1: Los clientes que cuentan con mayor satisfacción en el servicio de las entidades financieras de la zona metropolitana de Puebla son las entidades con mayor número de activos.

H2: Existen diferentes tipologías de clientes de acuerdo a la evaluación del nivel de satisfacción en la zona metropolitana de Puebla en las entidades bancarias.

De acuerdo con los objetivos propuestos se seleccionaron 385 clientes de diferentes bancos comerciales ubicados en la zona metropolitana de Puebla. Cumpliendo una representatividad de la población a un nivel de confianza de 95% y un $\pm 5\%$ de error de muestreo. El cuestionario contiene preguntas relacionadas a la satisfacción de los clientes de entidades financieras. Las preguntas de satisfacción están direccionadas al nivel de percepción del servicio como: es agradable hacer negocios en la entidad, realización de servicios especiales, prestación clara y razonable del servicio y realización satisfactoria del trabajo. Por otro la línea del producto real esta direccionada a los aspectos como: comodidad, mejores tipos de interés, conocimiento del producto, conocimiento de la empresa de las necesidades de los clientes. Y por último el producto aumentado está encaminado a los ítems de: tratos especiales más ventajosos, servicios especiales, trato prioritario en las colas, servicio más rápido, niveles de servicio superiores y ofrecimiento de nuevos productos.

Tabla 2: Ficha de Investigación

Universo	Número de Habitantes de la Zona Metropolitana de Puebla. (2'728,790)*
Unidad muestral	Clientes de las entidades
Ámbito geográfico	Zona metropolitana de Puebla. Ciudades principales del levantamiento: Puebla, San Pedro Cholula, San Andrés Cholula, Tlaxcala.
Método de recogida de la información	Encuesta personal
Encuesta	Escala de Likert (1-5), donde: 1 Totalmente en desacuerdo, 2 Bastante en desacuerdo, 3 Ni de acuerdo ni desacuerdo, 4 Bastante de acuerdo y 5 Totalmente de acuerdo. 13 ítems.
Lugar de realización de la encuesta	En entidades financieras de los 5 bancos con mayores activos en México. BBVA Bancomer, Santander, Banamex, HSBC y Banorte.
Tamaño de la muestra	385 cuestionarios válidos. Nivel de confianza 95% y $\pm 5\%$ error de muestreo.
Ubicación de la muestra: número de clientes por tipo de banco.	BBVA Bancomer: 77 Santander: 77 Banamex: 77 HSBC: 77 Banorte: 77
Procedimiento de muestreo	No probabilístico. Muestreo por cuotas. Primera etapa cuota por entidad financiera 77 elementos. Segunda etapa por conveniencia cumpliendo el filtro de cliente por entidad. De los 77 elementos se tomaron como mínimo 4 establecimientos diferentes de una misma marca dentro del ámbito geográfico.
Fecha de trabajo de campo	Septiembre-Octubre 2014

*De acuerdo con la Secretaría de Desarrollo Social, Consejo Nacional de Población e Instituto Nacional de Estadística y Geografía 2010. Fuente: Elaboración propia.

RESULTADOS

A nivel descriptivo se recoge en las Tablas 3 y 4. En la Tabla 3 se enlistan las características de la muestra y en la Tabla 4 la medición de la media de satisfacción por entidad financiera.

Tabla 3: Características de los Encuestados

Variable	Característica	Número De Encuestados	Porcentaje
Sexo	Masculino	195	50.6%
	Femenino	190	49.4%
Estado civil	Soltero (a)	159	41.3%
	Casado (a)	174	45.2%
	Divorciado (a)	32	8.3%
	Viudo (a)	11	2.9%
	Unión libre	9	2.3%
Último nivel de estudios	Secundaria o menor	13	3.4%
	Preparatoria, bachiller o carrera técnica.	80	20.8%
	Licenciatura	222	57.7%
Antigüedad en la entidad	Posgrado	70	18.1%
	Menor a 6 meses	21	5.5%
	Entre 7 y 11 meses	17	4.4%
	Entre 12 y 35 meses	125	32.5%
Edad	Más de 3 años	222	57.6%
	Menor a 15 años	1	.3%
	15 a 24 años	38	9.9%
	25 a 34 años	153	39.7%
	35 a 44 años	117	30.4%
	45 a 54 años	50	13.0%
55 a 64 años	20	5.2%	
65 o más	6	1.5%	

Fuente: Elaboración propia.

Tabla 4: Medición de Satisfacción Por Entidad

	<u>BBVA</u> <u>Bancomer</u>	<u>Santander</u>	<u>Banamex</u>	<u>Banorte</u>	<u>HSBC</u>
Tratos especiales más ventajosos	2.73	3.08	2.99	3.58	3.29
Comodidad en las operaciones	3.16	3.36	3.58	4.00	3.79
Mejores tipos de interés	2.82	3.38	2.88	3.43	3.22
Hacer negocios con mi entidad es agradable	3.03	3.38	3.22	3.74	3.64
Realizan servicios especiales para mí	2.48	2.40	2.49	2.95	3.04
Conozco lo que puedo obtener	2.92	3.14	3.18	3.62	3.48
Trato prioritario en las colas	2.57	2.56	2.68	3.06	3.06
Prestación clara y razonable del servicio	3.00	3.42	3.31	3.84	3.70
Servicio más rápido	3.06	3.13	3.25	3.82	3.45
Niveles de servicio superiores	2.91	3.19	3.04	3.60	3.48
Realizan bien su trabajo	3.26	3.29	3.51	3.92	3.86
Contactan para ofrecerme nuevos productos	3.17	3.31	3.19	3.45	3.03
Conocen mis necesidades	2.77	3.10	2.73	3.45	3.27
Promedio	2.91	3.13	3.08	3.58	3.41

Fuente: Elaboración propia.

Para esta encuesta se aplicó el Alfa de Cronbach dando .892 (13 ítems) por lo cual según Hair et. al. (1999) existe una alta fiabilidad en la encuesta.

Análisis Factorial

A continuación, para analizar las posibles diferencias entre los segmentos de mercados, se aplicaron diferentes fases para precisar las características del segmento. Se motivó a realizar un análisis factorial para reducir los ítems de la satisfacción del servicio, este análisis se muestra en la Tabla 5.

Tabla 5: Matriz de Componentes Rotados

	Variable 1	Variable 2	Variable 3
	<u>Prioridad en el servicio</u>	<u>Servicio cómodo</u>	<u>Servicio y rapidez</u>
Tratos especiales más ventajosos	.613	.461	.086
Comodidad en las operaciones	.189	.659	.355
Mejores tipos de interés	.357	.514	.288
Hacer negocios con mi entidad es agradable	.285	.617	.401
Realizan servicios especiales para mí	.720	.122	.366
Conozco lo que puedo obtener	.367	.430	.415
Trato prioritario en las colas	.654	.135	.408
Prestación clara y razonable del servicio	.232	.583	.511
Servicio más rápido	.247	.406	.625
Niveles de servicio superiores	.403	.339	.576
Realizan bien su trabajo	.101	.501	.654
Contactan para ofrecerme nuevos productos	.274	.063	.623
Conocen mis necesidades	.462	.175	.599
Interacciones de rotación	.340	.376	.562

Método de extracción: Análisis de componentes principales. Método de rotación: Normalización Varimax con Kaiser. La rotación ha convergido en 11 rotaciones. Elección de nombres de variables arbitrario. Fuente: Elaboración propia

Análisis de Clúster

Como se puede observar en la Tabla 6 los segmentos de mercados carecen algunos aspectos en relación al servicio que se percibe en la entidad financiera. Para el segmento 1 la estrategia de mercadotecnia más adecuada será la de implementar servicios especiales y una presentación clara/razonable del servicio. Para el segmento 2 se recomienda mayor atención en los servicios especiales, traducido en personalizar el servicio. Por último para el segmento 3 tratos más ventajosos (mayor atención por parte del banco) y tener algún incentivo en un servicio especial y contacto en ofrecer nuevos productos. Este último segmento necesita una estrategia de publicidad y promoción efectiva.

Tabla 6: Centro de Conglomerados Finales

	Segmento 1	Segmento 2	Segmento 3
Tratos especiales más ventajosos	2.31	4.16	2.92
Comodidad en las operaciones	2.77	4.40	3.53
Hacer negocios con mi entidad es agradable	2.57	4.16	3.42
Realizan servicios especiales para mí	1.71	3.98	2.64
Trato prioritario en las colas	2.47	4.36	3.47
Prestación clara y razonable del servicio	2.21	4.30	3.44
Servicio más rápido	2.55	4.37	3.70
Realizan bien su trabajo	2.28	4.20	3.18
Contactan para ofrecerme nuevos productos	2.31	4.16	2.92

Fuente: Elaboración propia.

A continuación en la Tabla 7 se ofrecen la identificación con características demográficas para distinguir a los clientes de cada segmento de mercado.

Tabla 7: Identificación de los Segmentos de Mercados

	Segmento 1	Segmento 2	Segmento 3
Número de elementos	116	123	146
Antigüedad	Menor a 6 meses (8.6%) Entre 7 y 11 meses (6.0%) Entre 12 y 35 meses (30.2%) Más de 3 años (55.2%)	Menor a 6 meses (1.6%) Entre 7 y 11 meses (6.5%) Entre 12 y 35 meses (30.1%) Más de 3 años (61.8%)	Menor a 6 meses (6.2%) Entre 7 y 11 meses (1.4%) Entre 12 y 35 meses (36.3%) Más de 3 años (56.1%)
Entidad	Frecuencia Porcentaje Bancomer 33 28.4% Santander 25 21.6% Banamex 25 21.6% Banorte 18 15.5% HSBC 15 12.9%	Frecuencia Porcentaje Bancomer 14 11.4% Santander 19 15.4% Banamex 21 17.1% Banorte 39 31.7% HSBC 30 24.4%	Frecuencia Porcentaje Bancomer 30 20.5% Santander 33 22.6% Banamex 31 21.2% Banorte 20 13.8% HSBC 32 21.9%
Edad	Menor a 15 años (.9%) 15 a 24 años (10.3%) 25 a 34 años (44.0%) 35 a 44 años (34.5%) 45 a 54 años (6.9%) 55 a 64 años (3.4%) 65 o más (0%)	Menor a 15 años (0%) 15 a 24 años (8.1%) 25 a 34 años (33.3%) 35 a 44 años (30.9%) 45 a 54 años (21.1%) 55 a 64 años (4.1%) 65 o más (2.5%)	Menor a 15 años (0%) 15 a 24 años (11.0%) 25 a 34 años (41.8%) 35 a 44 años (26.7%) 45 a 54 años (11.0%) 55 a 64 años (7.5%) 65 o más (2.0%)
Sexo	Masculino (47.4%) Femenino (52.6%)	Masculino (54.4%) Femenino (45.6%)	Masculino (50.0%) Femenino (50.0%)
Estado civil	Soltero (a) (41.4%) Casado (a) (44.0%) Divorciado (a) (6.0%) Viudo (a) (3.4%) Unión libre (5.2%)	Soltero (a) (37.4%) Casado (a) (44.7%) Divorciado (a) (13.8%) Viudo (a) (3.3%) Unión libre (.8%)	Soltero (a) (44.5%) Casado (a) (46.6%) Divorciado (a) (5.5%) Viudo (a) (2.1%) Unión libre (1.3%)
Último nivel de estudios	Secundaria o menor (4.3%) Preparatoria, bachiller o carrera técnica. (18.1%) Licenciatura (54.3%) Posgrado (23.3%)	Secundaria o menor (.8%) Preparatoria, bachiller o carrera técnica. (18.7%) Licenciatura (61.0%) Posgrado (19.5%)	Secundaria o menor (4.8%) Preparatoria, bachiller o carrera técnica. (24.7%) Licenciatura (57.5%) Posgrado (13.0%)

Fuente: Elaboración propia.

CONCLUSIONES

El principal objetivo de esta investigación es identificar los diferentes tipos de clientes en relación al servicio percibido en las entidades financieras en la zona metropolitana de Puebla. Esto se logró con base en el análisis factorial (reducción de factores) y el análisis de cluster. Los resultados de este estudio proporcionan hallazgos muy importantes para el sector bancario en relación a las estrategias de mercadotecnia. Se puede apreciar en el análisis descriptivo de medias la entidad que cuenta con mayor satisfacción por parte de los clientes es Banorte (3.58) seguida de HSBC (3.41), por lo que se rechaza la H1 donde los bancos que cuentan con menor activos son los que tienen mayor percepción de satisfacción por parte de los clientes. Para llegar a definir los segmentos de mercados se incluyeron tres fases. En primera instancia se incluyeron ítems tales como: Tratos especiales más ventajosos, comodidad en las operaciones, mejores tipos de interés, hacer negocios con mi entidad es agradable, realizan servicios especiales para mí, conozco lo que puedo obtener, trato prioritario en las colas, prestación clara y razonable del servicio, servicio más rápido, niveles de servicio superiores, realizan bien su trabajo, contactan para ofrecerme nuevos productos, conocen mis necesidades.

Posterior al análisis factorial se tomó los ítems con mayores cargas, para este caso fueron: Tratos especiales más ventajosos, comodidad en las operaciones, hacer negocios con mi entidad es agradable, trato prioritario en las colas, prestación clara y razonable del servicio, servicio más rápido, realizan bien su trabajo, contactan para ofrecerme nuevos productos. Por lo cual se paso de tener 13 ítems a solo 8. Por lo cual se identificaron tres variables a estos ítems de acuerdo con la carga, tal como: Prioridad en el servicio, servicio

cómodo y, servicio y rapidez. Lo cual uno de los factores clave del éxito para estas identidades debe de estar enfocada en estos 3 aspectos.

En una segunda fase se ingresaron las 3 semillas (arbitrariamente) al análisis de cluster para agrupar e identificar segmentos que comparten una misma base conductual sobre la satisfacción de su entidad. Para este caso como no se tiene información de la ponderación y rentabilidad de los clientes, se optó por un análisis de conglomerados k-medias (no jerárquico). En la tercera y última fase se identificaron las características demográficas para cada uno de los segmentos, para ayudar a la evaluación del segmento meta de cada entidad financiera. En formas generales se validan los resultados de la investigación de Valenzuela y Llanos (2008) en que los clientes bancarios necesitan mayor atención en aspectos como percepción del servicio y tiempo del servicio. Por lo tanto se acepta H2 donde los clientes tienen diferente tipologías entre ellos incluyendo mayoritariamente la identificación y pertinencia en la entidad bancaria.

El segmento 1 se caracteriza por ser mayoritariamente de BBVA Bancomer, femenino y de 25 a 34 años. El segundo segmento se encuentra regido por clientes de Banorte, masculino y de 35 a 44 años. Y el tercero por Santander y de 25 a 34 años. Todos los segmentos se encuentran conducidos por la antigüedad mayor a 3 años, casado (a) y de último grado de estudios nivel licenciatura. Es decir, con estos hallazgos nos da la pauta de poder analizar los segmentos de acuerdo a la edad y género, ya que en este momento no es posible establecer una declaración causal sobre estos dos tipos de características de la muestra/población. En definitiva, los resultados ofrecen un conocimiento más cercano de los diferentes tipos de clientes que enfrentan los bancos comerciales en la zona metropolitana de Puebla. Se recomienda a las empresas determinar las estrategias de mercadotecnia más adecuadas a cada uno de los segmentos y asignar el nivel de importancia de acuerdo a la rentabilidad del mismo. Se recomienda como futura línea de investigación incluir otro tipo de variables en el contexto de la confianza y lealtad de los clientes de las entidades financieras. Variables como actitud de lealtad, confianza en el establecimiento, confianza en la marca, entre otros, sería variables a considerar para establecer el vínculo entre empresa-cliente. También es importante establecer una forma de relación y correlación entre las variables y poder establecer un modelo teórico-causal de la satisfacción, confianza y lealtad de los clientes de entidades bancarias en la zona metropolitana de Puebla.

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BIOGRAFÍA

Héctor Hugo Pérez Villarreal es Candidato a Doctor en Economía y Empresa por la Universidad Castilla-La Mancha (España). Es profesor e investigador en los posgrados de Mercadotecnia y Ventas Estratégicas en la Universidad Popular Autónoma del Estado de Puebla. Se puede contactar en el Centro Interdisciplinario de Posgrados de la UPAEP, 21 sur 1103, Colonia Santiago, CP 72160, Puebla, Pue, México., correo electrónico

Mario Alberto Lagunes Pérez es Doctor en Dirección y Finanzas por la Universidad Popular Autónoma del Estado de Puebla. Coordinador de los posgrados en Dirección y Finanzas en dicha universidad y profesor de diversas asignaturas de posgrados y licenciatura del área de negocios. Se puede contactar en el Centro

Interdisciplinario de Posgrados de la UPAEP, 21 sur 1103, Colonia Santiago, CP 72160, Puebla, Pue, México., correo electrónico

Sofía Elba Vázquez Herrera es Doctora en Desarrollo Económico y Sectorial Estratégico por la Universidad Popular Autónoma del Estado de Puebla. Es Directora Académica de los posgrados en Desarrollo Económico y Mercadotecnia de dicha Universidad. Se puede contactar en el Centro Interdisciplinario de Posgrados de la UPAEP, 21 sur 1103, Colonia Santiago, CP 72160, Puebla, Pue, México.,

Jesús Igor Heberto Barahona Torres es Doctor en Estadística e Investigación Operativa por la Universidad Politécnica de Catalunya. Actualmente es profesor e investigador en la Universidad de las Américas Puebla en el departamento de administración de empresas. Se puede contactar en Sta. Catarina Mártir. Cholula, Puebla. C.P. 72810. México.,

PREDICTIBILIDAD DE LOS RETORNOS EN EL MERCADO DE COLOMBIA

Juan Benjamín Duarte Duarte, Universidad Industrial de Santander-COL
Katherine Julieth Sierra Suárez, Universidad Industrial de Santander-COL
Victor Alfonso Rueda Ortíz, SENA-COL

RESUMEN

Cuando los mercados se comportan eficientemente, los precios de sus activos siguen una caminata aleatoria y dependen solamente de la información disponible, por tanto no es posible predecir sus precios. Este trabajo tiene como propósito evaluar la predictibilidad del mercado colombiano, para verificar su eficiencia; para este propósito se usa el test Ratio de Varianza Automático en subperiodos de tiempo con una ventana de tiempo de dos años. Los resultados muestran que el mercado colombiano solo presenta un posible periodo de predictibilidad entre octubre de 2010 y octubre de 2012.

PALABRAS CLAVES: Predictibilidad, Ratio de Varianza Automático, Eficiencia de Mercados

RETURNS PREDICTABILITY IN COLOMBIAN STOCK MARKET

ABSTRACT

When markets behave efficiently, asset prices follow a random walk and depend only on the information available. Therefore, it is not possible to predict its prices. This paper aims to test the predictability of the Colombian market to verify its efficiency; for this purpose the automatic variance ratio test is tested with time windows of two years. The results show that the Colombian market only has a possible predictability period between October 2010 and October 2012.

JEL: C01, C22, G14

KEYWORDS: Predictability, Automatic Variance Ratio, Markets Efficiency

INTRODUCCIÓN

La importancia del estudio de los mercados financieros se evidencia en los premios nobel de economía entregados en el año 2013: Eugene Fama, Lars Peter Hansen y Robert Shiller, quienes se destacan por haber creado nuevos métodos de estudio del comportamiento de los mercados bursátiles desde distintas posiciones de pensamiento, las cuales han abierto un debate desde hace casi medio siglo, sobre si los mercados son eficientes o conductistas. En primera instancia, Fama enunció la teoría de mercados eficientes en 1970, mientras que Shiller consolidó una nueva escuela de pensamiento conocida como finanzas conductuales al predecir la burbuja *dot-com* en el 2000, demostrando que en este periodo no se cumplían los supuestos de la eficiencia. Ambas teorías han sido estudiadas de forma empírica, los resultados de las investigaciones han mostrado rechazo y aceptación para ambas teorías financieras. Con el propósito de contribuir a esta temática, se evalúa el nivel de predictibilidad del mercado bursátil colombiano mediante el ratio de varianza automático (AVR, por sus siglas en inglés), dado que no se ha llevado a cabo un estudio similar en Colombia, país que cobra importancia por el reciente incremento en su inversión directa extranjera. Para este fin, se usará la serie del índice COLCAP, dada su reciente consolidación como índice principal, desplazando al Índice General de la Bolsa de Valores de Colombia (IGBC), buscando identificar si el mercado de Colombia ha sido eficiente durante los últimos 12 años. Además se realiza una comparación

del comportamiento de la bolsa colombiana versus el del mercado estadounidense. Este documento se divide en cuatro secciones, estructuradas así: Se inicia con la revisión de la literatura acerca de los mercados eficientes, seguida de la metodología estructurada en tres etapas (Estadístico descriptivo, Test AVR, Análisis Relativo), interpretación de resultados y finalmente las conclusiones.

REVISIÓN LITERATURA

Fama (1965) define un mercado eficiente como una competencia equitativa en la cual la información esta libremente disponible para los participantes, quienes intentan predecir el comportamiento futuro de los precios del mercado. A causa de esto, en un instante de tiempo los precios reflejan toda la información relevante para los inversores con base en eventos ocurridos y en eventos que se esperan tendrán lugar en el futuro. Es decir, en un mercado eficiente el precio actual del activo es un buen estimador de su valor intrínseco y solo varía debido al ingreso de nueva información al mercado produciendo un comportamiento aleatorio en los activos del mercado, haciendo imposible su pronóstico sistemático.

Sin embargo, Shiller (2003) asegura que los inversores no siempre son racionales, sino que toman decisiones influenciados por la psicología y la sociología; cabe agregar, que Duarte y Mascareñas (2012) hace una revisión exhaustiva de la literatura empírica relacionada con eficiencia de mercados y encuentra que el 60% de ella niega la existencia de mercados eficientes, mientras que solo el 5% acepta una mejora del nivel de aleatoriedad en las bolsas durante la última década del siglo XX y principios del siglo XXI. La teoría de mercados eficientes es uno de los supuestos básicos de modelos de valoración de activos tales como el CAPM y el ATP, por tanto su rechazo implicaría la invalidez de estos modelos. Además, en un mercado no eficiente no hay garantía de que se estén dando las condiciones de un juego justo, lo cual genera desconfianza en los inversores. Por otro lado, si un mercado no es eficiente puede presentar burbujas en los precios de sus activos, lo cual llevaría a que algunos inversores obtengan ganancias o pérdidas mayores que las que se obtendrían si los precios fueran aleatorios. Recientemente, Duarte (2014), evalúa el cumplimiento de la caminata aleatoria en los mercados bursátiles de Latinoamérica, hallando una mejora en la eficiencia de los activos de México, Brasil y Colombia desde los años 2007 a 2012; mientras que observa un menor nivel de aleatoriedad en Perú y Chile con respecto a sus pares latinoamericanos durante todo el periodo de estudio (2002-2012).

METODOLOGÍA

Datos

El mercado accionario de Colombia inicia operaciones en 1928 con la Bolsa de Bogotá, dando origen al Índice de precios de acciones de la Bolsa de Bogotá (IBB), años después, en 1961 se crea la bolsa de Medellín y en 1983 la de Occidente, con sus respectivos índices. El 3 de julio de 2001, los índices de las bolsas de Bogotá, Medellín y Occidente se consolidan en el Índice General de la Bolsa de Valores de Colombia (IGBC) el cual representaba el comportamiento promedio de los precios de las acciones en el mercado. Desde el 1 de noviembre de 2013, el COLCAP reemplazó al IGBC como el principal indicador del comportamiento del mercado accionario colombiano. El COLCAP es un índice de capitalización que refleja las variaciones de los precios de las 20 acciones más líquidas de la Bolsa de Valores de Colombia, donde la participación de cada acción en el índice está determinada por la capitalización bursátil ajustada. En este trabajo se analiza la serie COLCAP desde su inicio el 16 de julio de 2002 hasta el 24 de octubre de 2014. Se omiten los días en los que la Bolsa no operó y los que presentan valores nulos. La serie se analiza con valores diarios en su periodo completo y usando seis subperiodos de aprox. 2 años (500 datos), con el fin de evaluar la eficiencia del mercado bursátil a través del tiempo. Adicionalmente, con el propósito de comparar el mercado de Colombia con el de Estados Unidos, se analiza la serie diaria del S&P500 en el mismo periodo de tiempo. Se toma como variable la rentabilidad continua de cada activo.

Etapas En esta investigación la metodología se desarrollarán tres etapas secuenciales: En primer lugar se realizará un análisis estadístico preliminar para identificar las características econométricas de las series, en segundo lugar se verificará existe eficiencia en el mercado mediante el test Ratio de Varianza Automático (AVR, por sus siglas en inglés), en tercer lugar se realizará una comparación del comportamiento del mercado colombiano en contraste con el de Estados Unidos. La primera etapa consiste en la estimación de los estadísticos preliminares de las series de retornos a evaluar (COLCAP, SP&500) para identificar sus principales características econométricas. En la segunda etapa se planea contrastar el nivel de eficiencia, teniendo en cuenta que un mercado eficiente no es predecible. Con este propósito se usa el test AVR planteado inicialmente por Choi (1999) y modificado por Kim J. (2009), el cual permite evaluar el grado de predictibilidad de un mercado. Este test es explicado por Kim, Shamsuddin, y Lim (2011), basándose en el test ratio de varianza desarrollado por Lo & MacKinlay (1988), que puede ser escrito como en la ecuación 1.

$$VR(k) = 1 + 2 \sum_{j=1}^{k-1} \left(1 - \frac{j}{k}\right) \hat{\rho}_j \quad (1)$$

Donde $\hat{\rho}_j$ es el estimador del coeficiente de autocorrelación de orden j –ésimo y k es el periodo *holding* (de posesión). La hipótesis nula de este estadístico es que $VR(k)$ es igual a 1 o que no existe autocorrelación en el rezago j –ésimo para todo k . La elección de k se hace generalmente de forma arbitraria (Kim, Shamsuddin, & Lim, 2011). Debido a esto, Choi (1999) propone un método dependiente solamente de los datos para la elección de \hat{k} óptimo para k ; demostrando que:

$$AVR(\hat{k}) = \frac{\sqrt{T} [VR(\hat{k}) - 1]}{\sqrt{2}} \xrightarrow{d} N(0,1) \quad (2)$$

Donde T , es el tamaño de la muestra, $VR(\hat{k})$ corresponde al estadístico evaluado en la ecuación 1 usando \hat{k} como k . Este estadístico bajo el supuesto de que los retornos son idénticos e independientemente distribuidos (iid) se distribuye normalmente con media cero y varianza uno. Sin embargo, cuando existe heterocedasticidad, la inferencia estadística puede ser inválida en pequeñas muestras. Por esta razón Kim J. (2009) propone una técnica *bootstrap* que provee inferencia estadística adecuada en pequeñas muestras bajo heterocedasticidad condicional. En este trabajo se usa el estadístico AVR usando los parámetros explicados por Ely (2011) en distintos subperiodos de tiempo. Lo anterior teniendo presente que la hipótesis nula del test ratio de varianza automático afirma que la serie de rentabilidad es aleatoria y no tiene patrones lineales que permitan su predicción. Por último, se llevará a cabo una comparación del comportamiento de la eficiencia en el tiempo del mercado colombiano versus el estadounidense, con iguales metodologías.

RESULTADOS

Estadísticas Preliminares

Al estimar las estadísticas básicas para las series de retornos se encuentra que: ambas las series presentan medias positivas estadísticamente significativas al 1%; el COLCAP muestra asimetría negativa al igual que el índice S&P500; además las series son leptocúrticas y la significancia del estadístico Jarque-Bera rechaza la hipótesis de que los retornos siguen una distribución Normal (Tabla 1).

Tabla 1: Estadísticos Descriptivos

	IBC	COLCAP	S&P 500
Media	0.000866***	0.000853***	0.000217***
Mediana	0.000528	0.000994	0.000473
Máximo	0.146880	0.181263	0.153661
Mínimo	-0.110519	-0.132538	-0.228997
Desviación estándar	0.012936	0.015877	0.011864
Sesgo	0.495096	-0.133392	-0.435159
Curtosis	15.97640	24.31719	21.93797
Jarque Bera	40634.08***	56054.24***	325949.6***
Numero de Datos	5758	2960	21766

*** Significativo al 1%. COLCAP (Índice de las 20 acciones con mayor capitalización bursátil en Colombia), S&P500 (Standard and Poors 500). Fuente: Elaboración propia.

Ratio de Varianza Automático

La predictibilidad del mercado colombiano es evaluada en la serie del COLCAP mediante el estadístico AVR. Estos resultados se presentan los resultados tanto en la

De la Figura 1 se puede deducir: en primer lugar, que el nivel de predictibilidad del índice varía en el tiempo, por lo tanto se podría afirmar que la eficiencia es dinámica, tal como lo postulan Kim, Shamsuddin, & Lim (2011). En cuanto a los datos del estadístico AVR se encuentra que durante el periodo de 2006 a 2010 el nivel de predictibilidad se mantuvo estable, mientras que los límites del intervalo de confianza se ampliaron en el periodo de 2008 a 2010, lo cual según Kim, Shamsuddin, y Lim (2011) indicaría un aumento en el nivel de incertidumbre de los precios, lo que podría interpretarse como mejoramiento de la eficiencia. Los anteriores resultados muestran la importancia de analizar la serie por subperiodos ya que al observar el periodo total, se podría haber llegado a la deducción errónea de que este periodo es predecible con un nivel de confianza del 10% (Tabla 2).

, cuyo objetivo es evaluar la significancia estadística del test AVR; como la Figura 1 con la cual se busca determinar gráficamente el comportamiento del test AVR de acuerdo a su intervalo de confianza. Se observan varios resultados interesantes: el estadístico AVR no es significativo al 5% ni en el rango total (2002-2014) ni en los subperiodos (De la Figura 1 se puede deducir: en primer lugar, que el nivel de predictibilidad del índice varía en el tiempo, por lo tanto se podría afirmar que la eficiencia es dinámica, tal como lo postulan Kim, Shamsuddin, & Lim (2011). En cuanto a los datos del estadístico AVR se encuentra que durante el periodo de 2006 a 2010 el nivel de predictibilidad se mantuvo estable, mientras que los límites del intervalo de confianza se ampliaron en el periodo de 2008 a 2010, lo cual según Kim, Shamsuddin, y Lim (2011) indicaría un aumento en el nivel de incertidumbre de los precios, lo que podría interpretarse como mejoramiento de la eficiencia. Los anteriores resultados muestran la importancia de analizar la serie por subperiodos ya que al observar el periodo total, se podría haber llegado a la deducción errónea de que este periodo es predecible con un nivel de confianza del 10% (Tabla 2).

teniendo en cuenta que los p-valor rechazan la hipótesis de significancia del estadístico a este nivel de confianza. Por otro lado, en la Figura 1 los subperiodos 2004-2006 y 2008-2010 presentan ampliación en su intervalo de confianza. También se evidencia que los rangos que más podrían presentar predictibilidad con estadísticos significativos al 10% son el periodo total y el periodo poscrisis subprime (2010-2012).

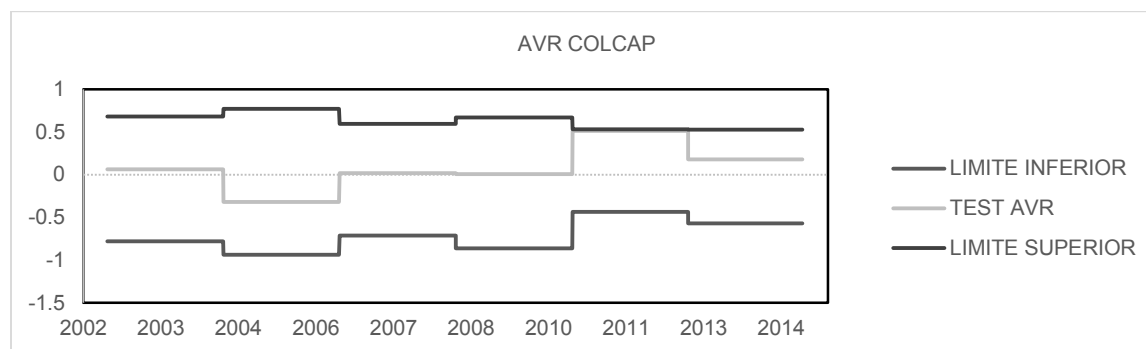
Tabla 2: Estadísticos AVR En el COLCAP

Subperiodo		AVR	P-Valor
16/07/2002	24/10/2014	1.153*	8.6%
16/07/2002	02/08/2004	0.06353093	71.6%
03/08/2004	18/08/2006	-0.3173403	46.6%
22/08/2006	10/09/2008	0.01686838	89.0%
11/09/2008	01/10/2010	0.0070395	96.0%
04/10/2010	17/10/2012	0.51052889*	8.4%
18/10/2012	24/10/2014	0.17748108	42.4%

* Significativo al 10%. COLCAP (Principal índice del Mercado accionario de Colombia). AVR (Automatic Variance Ratio). P-Valor (Significancia del estadístico AVR). Fuente: Elaboración propia.

De la Figura 1 se puede deducir: en primer lugar, que el nivel de predictibilidad del índice varía en el tiempo, por lo tanto se podría afirmar que la eficiencia es dinámica, tal como lo postulan Kim, Shamsuddin, & Lim (2011). En cuanto a los datos del estadístico AVR se encuentra que durante el periodo de 2006 a 2010 el nivel de predictibilidad se mantuvo estable, mientras que los límites del intervalo de confianza se ampliaron en el periodo de 2008 a 2010, lo cual según Kim, Shamsuddin, y Lim (2011) indicaría un aumento en el nivel de incertidumbre de los precios, lo que podría interpretarse como mejoramiento de la eficiencia. Los anteriores resultados muestran la importancia de analizar la serie por subperiodos ya que al observar el periodo total, se podría haber llegado a la deducción errónea de que este periodo es predecible con un nivel de confianza del 10% (**Error! Not a valid bookmark self-reference.**).

Figura 2: Estadístico AVR En el COLCAP Con Intervalo de Confianza



Nota: En la figura se observan los valores del estadístico AVR para seis subperiodos de tiempo (línea gris) y los límites inferior y superior al 95% de confianza (líneas negras) para la serie del COLCAP. Fuente: Elaboración propia.

Análisis relativo Colombia vs Estados Unidos

El mercado de Estados Unidos es generalmente aceptado como eficiente, por lo tanto es importante realizar una comparación entre los patrones de comportamiento del mercado colombiano y el estadounidense. Con este propósito se estima el estadístico AVR para el índice S&P500 en los mismos subperiodos utilizados en Colombia (Tanto en la Tabla 3 como en la Figura 2 se evidencia que la eficiencia del mercado de Estados Unidos no permanece constante en los diferentes subperiodos, observación similar a lo encontrado en el COLCAP. Si se analiza la serie en el periodo total, se observa que el mercado de Estados Unidos podría ser predecible con modelos lineales según los resultados del test AVR, en donde el p-valor rechaza la hipótesis de aleatoriedad al 1% de significancia. Sin embargo, al analizar por subperiodos se encuentra que esta posible predictibilidad ocurre en un rango de tiempo específico: 2006 a 2010, donde el ratio de varianza permite rechazar la hipótesis de que la serie de rentabilidad es aleatoria y no tiene patrones lineales que permitan su predicción, es decir, que podrían existir modelos de predicción lineal que permitan estimar el comportamiento del mercado estadounidense durante este periodo de crisis y poscrisis. Además según Kim,

Shamsuddin, & Lim, el hecho de que el ratio de varianza sea negativo y significativo estaría dando indicios de pánico en los mercados y significaría sobre-reacción por parte de los inversores, comportamiento que es estudiado por la teoría de finanzas conductuales y no es contemplado dentro de los supuesto de eficiencia de los mercados.), siguiendo la misma metodología.

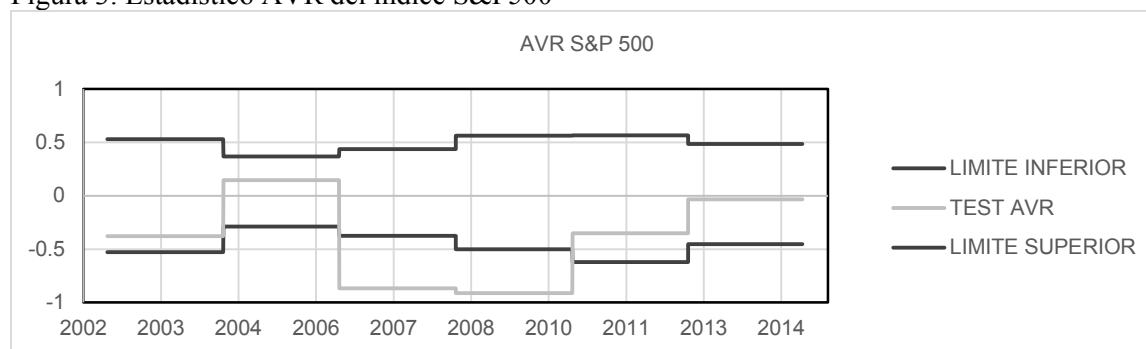
Tabla 3: Estadísticos AVR en el S&P500

Subperiodo	AVR	P-Valor	
16/07/2002	24/10/2014	-1.4964***	0.40%
16/07/2002	02/08/2004	-0.378380886	17.20%
03/08/2004	18/08/2006	0.14583672	25%
21/08/2006	10/09/2008	-0.86581447***	0.20%
11/09/2008	01/10/2010	-0.91213392***	0.40%
04/10/2010	17/10/2012	-0.351295109	24%
18/10/2012	24/10/2014	-0.035414173	71%

***Significativo al 1%. S&P500 (Standard and Poors 500). Fuente: Elaboración propia. AVR (Automatic Variance Ratio). P-Valor (Significancia del estadístico AVR)

se evidencia que la eficiencia del mercado de Estados Unidos no permanece constante en los diferentes subperiodos, observación similar a lo encontrado en el COLCAP. Si se analiza la serie en el periodo total, se observa que el mercado de Estados Unidos podría ser predecible con modelos lineales según los resultados del test AVR, en donde el p-valor rechaza la hipótesis de aleatoriedad al 1% de significancia. Sin embargo, al analizar por subperiodos se encuentra que esta posible predictibilidad ocurre en un rango de tiempo específico: 2006 a 2010, donde el ratio de varianza permite rechazar la hipótesis de que la serie de rentabilidad es aleatoria y no tiene patrones lineales que permitan su predicción, es decir, que podrían existir modelos de predicción lineal que permitan estimar el comportamiento del mercado estadounidense durante este periodo de crisis y poscrisis. Además según Kim, Shamsuddin, & Lim (2011), el hecho de que el ratio de varianza sea negativo y significativo estaría dando indicios de pánico en los mercados y significaría sobre-reacción por parte de los inversores, comportamiento que es estudiado por la teoría de finanzas conductuales y no es contemplado dentro de los supuesto de eficiencia de los mercados.

Figura 3: Estadístico AVR del índice S&P500



Nota: En la figura se muestran los valores del estadístico AVR para seis subperiodos de tiempo (línea gris) y los límites inferior y superior al 95% de confianza (líneas negras) para la serie del S&P500. Fuente: Elaboración propia.

Al comparar los resultados de los mercados colombiano y estadounidense se observa que en ambos escenarios la eficiencia es variable en el tiempo. Adicionalmente se encuentra que durante el periodo total ambos mercados parecen ser predecibles mediante patrones lineales, sin embargo, al analizar la serie por subperiodos se evidencia que esa posible predictibilidad aparece durante el periodo de crisis y poscrisis *subprime*. También es importante resaltar que en el mercado colombiano se rechaza la hipótesis de aleatoriedad al 10% de significancia solamente para dos años en el subperiodo 2008-2010, mientras que en el mercado estadounidense se encuentra posible predictibilidad al 1% de confianza en cuatro años, correspondientes a dos subperiodos (2006-2010).

CONCLUSIONES

Con base en la estimación del estadístico AVR a un nivel del 5% de confianza, se podría concluir que existe eficiencia débil en el mercado bursátil de Colombia, representado por el índice COLCAP. Además se detecta que durante la crisis y poscrisis del 2008, el mercado de Estados Unidos pareciera ser predecible, lo que lo llevaría a ser no eficiente; mientras que en Colombia el subperiodo de poscrisis (2008-2010) representó mayor incertidumbre en los precios, y solo se observa posible predictibilidad al 10% de significancia en el periodo 2010 a 2012. Esto podría deberse a que los inversionistas norteamericanos se desplazaron a países refugio como el Colombiano para hacer sus inversiones durante el periodo de crisis en Estados Unidos, haciendo que este mercado emergente se hiciera más eficiente. Por otra parte, partiendo de la significancia negativa del estadístico AVR y teniendo en cuenta planteamiento hecho por Kim, Shamsuddin, & Lim (2011), se podría interpretar que durante el periodo de crisis y poscrisis, en Estados Unidos habría existido pánico y sobreacción por parte de los inversores, los cuales son considerados sesgos de comportamiento desde la óptica de las finanzas conductuales, refutando la hipótesis de mercado eficiente, dado que se niega la racionalidad de los inversores.

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Juan Benjamín Duarte Duarte es Doctor en Finanzas de Empresas de la Universidad Complutense de Madrid. Actualmente es profesor titular en la Universidad Industrial de Santander, Facultad Ingenierías Físico-Mecánicas, Escuela de Estudios Industriales y Empresariales. Correo:

Katherine Julieth Sierra Suárez es Ingeniera Industrial y candidata a Magíster en Ingeniería Industrial en la Universidad Industrial de Santander. Actualmente se desempeña como profesora becaria en el área de ingeniería económica dentro de la Facultad Ingenierías Físico-Mecánicas, Escuela de Estudios Industriales y Empresariales.

Victor Alfonso Rueda Ortíz es Técnico Industrial y de Producción, estudiante en Tecnología en Análisis y Desarrollo de Sistemas de Información, en el Servicio Nacional de Aprendizaje (SENA), Línea de tecnologías de la información y las comunicaciones. Área: Gestión de la información. Actualmente se desempeña como desarrollador de software libre.

REPERCUSIONES DEL ESTRÉS LABORAL EN LA INDUSTRIA MAQUILADORA AUTOMOTRIZ EN TRABAJADORES DE NIVEL OPERATIVO EN CIUDAD JUÁREZ, CHIHUAHUA

Karina De La O García, Universidad Autónoma de Ciudad Juárez
Mayra Alejandra del Real Morales, Universidad Autónoma de Ciudad Juárez

RESUMEN

La presente investigación se realiza con el propósito de conocer las repercusiones que tiene el estrés laboral dentro de la industria maquiladora automotriz de Ciudad Juárez. Es importante resaltar la creciente demanda del mercado automotriz, y la incursión de maquiladoras dentro de la localidad, las cuales tienen la expectativa que sus productos sean de primera calidad al salir hacia su destino en tiempo y forma, esto trae como consecuencia para los trabajadores operativos de la industria, cumplir con cierta cuota y calidad de trabajo en tiempo y forma, lo que genera estrés laboral con repercusiones riesgosas para los mismos, estas pueden ser repercusiones emocionales, físicas, psicológicas, problemas cognitivos y del sistema motor. En este documento se presenta el diseño general de la investigación, así como resultados preliminares que arrojó el análisis de la información obtenida de los encuestados y las repercusiones dentro de los hogares de los trabajadores, ya que su conducta se ve modificada cuando se sufre de estrés laboral.

PALABRAS CLAVES: Estrés laboral, industria maquiladora, repercusiones emocionales.

IMPACT OF WORK-RELATED STRESS IN THE AUTOMOTIVE ASSEMBLY INDUSTRY OPERATION WORKERS IN JUAREZ, CHIHUAHUA CITY

JEL: M10

KEYWORDS: Work-Related Stress, Automotive, Assembly Line

INTRODUCCIÓN

El concepto de Estrés se remota a la década de 1930 con el nombre de “Síndrome de Estar Enfermo”. Actualmente se define como: “la respuesta no específica del organismo a cualquier demanda del exterior”. El estrés laboral es un fenómeno que se presenta con más frecuencia con el paso de los años, aumenta en nuestra sociedad, especialmente por el constante cambio de la vida laboral. El estrés aparte de tener efectos negativos para la salud también puede incrementar los efectos positivos de la misma, ayuda a incrementar el rendimiento de las personas, siempre y cuando no sea con frecuencia, intensidad y que este no supere la capacidad de rendimiento de las personas.

La presente investigación en la industria maquiladora automotriz de Ciudad Juárez, Chihuahua permite tener una noción sobre lo que representa el estrés laboral, las causas que lo provocan y las consecuencias que ocasiona, el estrés es un problema actual, el cual es necesario conocer para intentar controlarlo, ya que es uno de los principales factores negativos que desequilibra la vida de muchas personas a nivel mundial.

En el mundo laboral, la responsabilidad, la toma de decisiones, la insatisfacción laboral y/o personal, pueden constituir fuentes de estrés, aprender a identificar los signos de estrés y aprender a prevenirlos debe convertirse en una tarea importante en el desarrollo de la vida de todo profesionista. El estrés se trata de una respuesta normal del organismo ante las situaciones de peligro, y en respuesta a esta situación de emboscada el organismo se prepara para combatir mediante la secreción de sustancias como la adrenalina, esta se disemina por la sangre y es percibida por receptores especiales en distintos lugares del organismo. Cualquier suceso que genere una respuesta emocional puede causar estrés, esto incluye situaciones positivas tanto como negativas, situaciones que provocan estrés en una persona pueden ser insignificantes para otra.

REVISIÓN DE LA LITERATURA

Los conceptos de estrés que nos menciona el autor (Miralles, 2005). El estrés es la presión o tensión experimentada por la percepción de un desequilibrio entre la demanda de la situación y la capacidad personal para responder con éxito a esa demanda, cuando las consecuencias de la resolución son percibidas como importantes. Tienen muchas maneras de presentarse o síntomas uno de los síntomas psicológicos como sentimientos de infelicidad e inferioridad (inicio de una posible depresión), ansiedad al comer o beber, falta de sueño o interrupciones del mismo, falta de iniciativa en el trabajo e inseguridad en la realización de su cometido profesional.

Por otra parte se nos menciona que el estrés laboral se conceptualiza como el conjunto de fenómenos que suceden en el organismo del trabajador con la participación de los agentes estresantes lesivos derivados directamente del trabajo o que con motivo de este puedan afectar la salud del trabajador (González y Olivares, 2009).

Estrés es el resultado de la relación entre el individuo y el entorno. Evaluado por aquel como amenazante que desborda sus recursos debido a la presencia de demandas de tareas, roles interpersonal y físico, y pone en peligro su bienestar. (Lazarus y Folkman, 2001.)

El estrés es la respuesta del cuerpo a condiciones externas que perturban el equilibrio emocional de la persona. Para Munuera, (2002), el resultado fisiológico de este proceso es un deseo de huir de la situación que lo provoca o confrontarla violentamente.

METODOLOGÍA

La presente investigación es una investigación cuantitativa, ya que busca cuantificar los datos que serán obtenidos por medio de la aplicación de encuestas a los trabajadores nivel operativo de Ciudad Juárez. Es una investigación explicativa en busca de establecer las causas y repercusiones del estrés laboral en los trabajadores a nivel operativo de Ciudad Juárez.

El tipo de investigación es causal ya que la principal prioridad es obtener evidencia sobre la causa y efecto del estrés laboral en los trabajadores nivel operativo en la industria maquiladora de Ciudad Juárez formulando preguntas por medio de encuestas para determinar el grado de asociación entre las variables y aprobar y/o rechazar hipótesis.

Se realizarán entrevistas a trabajadores de la industria maquiladora automotriz nivel operativo de Ciudad Juárez para definir los efectos del estrés laboral en su vida personal.

Población/Universo: Nuestro universo comprende a los operadores de la industria maquiladora automotriz en Ciudad Juárez, Chihuahua. El tamaño de la muestra estará basada en la formula estadística indicada para el proceso.

Muestreo: Muestra no probabilística o dirigida, la elección de los elementos no depende de la probabilidad sino de las características de la investigación.

TAMAÑO DE LA MUESTRA:*Fórmula de poblaciones finitas*

n = Tamaño muestra/tamaño de la población

Z² = Valor crítico correspondiente al nivel de confianza elegido

P/Q = Probabilidades con las que se presenta el fenómeno.

E² = Margen de error

N = Número de elementos de la población

$$n = \frac{(N)(Z^2)(p)(q)}{(d^2)(N-1) + (Z^2)(p)(q)} \quad (1)$$

RESULTADOS PRELIMINARES

El estrés laboral es la reacción que puede tener el individuo ante exigencias y presiones laborales que no se ajustan a sus conocimientos y capacidades, y que ponen a prueba su capacidad para afrontar la situación. El estrés laboral es el resultado del desequilibrio entre las exigencias y presiones a las que se enfrenta el individuo, por un lado, y sus conocimientos y capacidades por el otro, como textualmente argumenta Coon (2005) “La presión es otro elemento del estrés, sobre todo el laboral y sobreviene cuando hay que atender demandas o expectativas externas urgentes.”

Estrés laboral varonil

En la presente investigación se tomaron como muestra a 131 trabajadores de la industria maquiladora automotriz en Ciudad Juárez, Chihuahua, la cual es una muestra de la población a la cual se centra la presente investigación.

Hablando del estrés laboral en el sexo masculino, se hace resaltar que de los 131 hombres que fueron encuestados, 117, los cuales equivalen al 89.31% de la población masculina encuestada, sufren de estrés laboral.

El autor Miralles (2005) nos menciona que el estrés es la presión o tensión experimentada por la percepción de un desequilibrio entre la demanda de la situación y la capacidad personal para responder con éxito a esa demanda, cuando las consecuencias de la resolución son percibidas como importantes.

Tienen muchas maneras de presentarse o síntomas uno de los síntomas psicológicos como sentimientos de infelicidad e inferioridad (inicio de una posible depresión), ansiedad al comer o beber, falta de sueño o interrupciones del mismo, falta de iniciativa en el trabajo e inseguridad en la realización de su cometido profesional.

De acuerdo con lo mencionado anteriormente, en el hallazgo de la investigación se resaltó que 13 trabajadores, los cuales equivalen al 9.92% de los encuestados expresaron tener sentimientos de infelicidad, así como 7 de los mismos, equivalente al 5.34%, indicó que tenían sentimientos de inferioridad relacionados con el estrés laboral, lo preocupante de lo mismo es que estos trabajadores tienen síntomas de inicio de una posible depresión.

En cuanto a la ansiedad al comer o beber anteriormente mencionada, 8 de los encuestados presentaron este síntoma, el cual equivale al 6.11% del total de la muestra de la población y 12 encuestados que equivale al 9.16% presentó falta o interrupciones del sueño.

Con respecto a la falta de iniciativa mencionada por el autor Miralles, la presentaron 38 de los encuestados, el cual tiene un incremento notable del 29% en comparación con los síntomas previamente mencionados,

mientras que 16 de los encuestados de la población, el cual es equivalente al 12.21% señalaron tener falta de iniciativa en la realización de su cometido profesional.

Según Labrador y Crespo (1993), El estrés puede producir una alta activación fisiológica que, mantenida en el tiempo, puede ocasionar disfunciones psicofisiológicas o psicosomáticas, tales como dolores de cabeza tensionales, problemas cardiovasculares, problemas digestivos, problemas sexuales, etc. De los síntomas anteriormente mencionados, 58 de los mismos el cual equivale al 44.27% presentaron dolores de cabeza, 10 presentaron dolores cardiovasculares los cuales equivalen al 7.63% de la muestra y el 5.34% presentaron problemas sexuales. Según Doval (2004), Efectos negativos del estrés en el trabajador son los siguientes:

- Aumento de la tasa cardíaca
- Tensión muscular
- Dificultad para respirar

Con respecto a lo mencionado por Doval, solamente el 7.63% de los encuestados presentaron aumento cardíaco por causa del estrés, sin embargo, 47 de los encuestados, los cuales representan el 35.88%, presentaron tensión muscular derivada del estrés laboral y de igual manera, únicamente el 7.63% presentó dificultad para respirar.

Labrador y Crespo (1993), afirman que el estrés puede producir una alta activación fisiológica que, mantenida en el tiempo, puede ocasionar disfunciones psicofisiológicas o psicosomáticas, tales como dolores de cabeza tensionales, problemas cardiovasculares, problemas digestivos, problemas sexuales, etc.

En relación con lo dicho por Labrador y Crespo, se puede decir que una cifra considerable del 44.27% presenta dolores de cabeza como repercusión del estrés laboral y 10 de los encuestados los cuales equivalen al 7.63% tienen problemas cardiovasculares, y un 5.34% señalaron tener problemas sexuales.

Cano (1998), por otro lado menciona que entre los efectos psicológicos negativos producidos por el estrés laboral se encuentran: la preocupación excesiva, la incapacidad para tomar decisiones, la sensación de confusión, la incapacidad para concentrarse, la dificultad para mantener la atención, los sentimientos de falta de control, la sensación de desorientación, los frecuentes olvidos, los bloqueos mentales, la hipersensibilidad a las críticas, el mal humor, la mayor susceptibilidad a sufrir accidentes y el consumo de tóxicos.

De acuerdo con lo mencionado por Cano, hablando sobre el efecto negativo de la preocupación excesiva, de acuerdo con los resultados obtenidos, 24 de los encuestados, equivalente a un 18.32%, señalaron poseer dicho efecto, un 11.45% indicó tener imprecisión en la toma de decisiones mientras que 16 de los hombres encuestados, los cuales representan el 12.21% contestaron tener un bajo nivel de concentración, y en comparación con lo anterior un 16% indicó tener desorientación.

El efecto negativo de la hipersensibilidad a las críticas lo presentó un 3.82%, en cual no es un número alarmante en comparación con el mal humor, el cual 29.78% afirmaron poseer dicho efecto mencionado. El mantenimiento de estos efectos puede provocar el desarrollo de trastornos psicológicos asociados al estrés. Entre los más frecuentes están: trastornos del sueño, el cual lo presentaron el 9.16% de los encuestados, trastornos de ansiedad de comer o beber, 8 de los 131 encuestados señalaron poseerlo, fobias lo presentaron únicamente el 1.53%, drogodependencias solamente la presentan el 3.05%, trastorno de la personalidad lo presentaron 21 de los encuestados el cual es equivalente al 16% de la muestra tomada de la población.

Cuevas (2005), entre los signos o manifestaciones externas a nivel motor y de conducta estarían: hablar rápido, temblores, tartamudeo, imprecisión al hablar, precipitación a la hora de actuar, explosiones emocionales, voz entrecortada, comer excesivamente, falta de apetito, conductas impulsivas, risa nerviosa

y Todas estas consecuencias deterioran la calidad de las relaciones interpersonales, tanto familiares como laborales, pudiendo provocar la ruptura de dichas relaciones.

Con respecto a lo que menciona Cuevas, de acuerdo con las manifestaciones a nivel motor, haciendo referencia a hablar rápido, se puede que lo presentaron el 3.05% de la muestra, al igual que la manifestación de temblores, el tartamudeo tuvo un decremento en comparación con el porcentaje anterior con un 2.29% y 5 de los encuestados señalaron presentar voz entrecortada, los cuales representan el 3.82%.

Estrés Laboral Femenil

Como ya se mencionó anteriormente en esta investigación se tomó una muestra de 115 mujeres representando una población de la industria maquiladora automotriz en Ciudad Juárez, Chihuahua, se aplicó dicha encuesta para comprobar los efectos que el estrés laboral representa en el sexo femenino. El estrés es el resultado de la relación entre el individuo y el entorno. Evaluado por aquel como amenazante que desborda sus recursos debido a la presencia de demandas de tareas, roles interpersonal y físico. Y pone en peligro su bienestar. (Lazarus y Folkman, 2001).

Tomando en cuenta el concepto de estrés laboral que nos mencionan Lazarus y Folkman, de los 115 encuestados del sexo femenino del nivel operador en la industria maquiladora automotriz en Ciudad Juárez, 100 de ellas nos mencionan sufrir estrés laboral, representando un 86.95%, cifra que es interesante, ya que el al sufrir estrés laboral existe una amenaza de poner en riesgo su bienestar.

Peiró (1992), señala que el estrés es un fenómeno adaptativo de los seres humanos que contribuye, en buena medida, a su supervivencia, a un adecuado rendimiento en sus actividades y a un desempeño eficaz en muchas esferas de la vida. "Los efectos del estrés varían según los individuos. Se tomó en cuenta un rango de edad para poder investigar si según su edad variaba el estrés laboral en las mujeres ya que como nos menciona Peiró, el ser humano se adapta y puede hacer un rendimiento eficaz, así que tomando en cuenta esto se buscó comprobar si un rango de edad en la mujer tiene relación con sufrir estrés ya que esto se ve relacionado con su tipo de madurez y la manera en que enfrenta el estrés laboral.

De las 115 encuestadas se obtuvo un 37% del rango de 34-45 años de edad mencionando que estas sufren más de estrés laboral. El estrés es la respuesta del cuerpo a condiciones externas que perturban el equilibrio emocional de la persona. Para Munuera (2002), el resultado fisiológico de este proceso es un deseo de huir de la situación que lo provoca o confrontarla violentamente. Reiterando lo mencionado por Munuera, de las 100 mujeres encuestadas que afirman sufrir estrés, el 28% de ellas sufren de problemas emocionales, de las cuales 8 sufren de falta de iniciativa en el trabajo representando un 28,57%, 7 de los encuestados, ósea, el 25% afirman sufrir de inseguridad en su realización profesional cosa que provoca una situación inestable que le impide realizar sus actividades con firmeza y eficiencia, por otro lado 14.28% nos dice tener sentimientos de infelicidad.

William y Davis (1996), dicen que dentro de las organizaciones, no todos los trabajadores reaccionan de la misma forma, por lo que se puede decir que si el nivel de exigencia presentada en el trabajo es adecuada a la capacidad, conocimiento y estado de salud de un determinado empleado, el estrés tenderá a disminuir y podrá tener signos estimulantes, que le permitirán hacer progresos en el ámbito laboral y tener mayor proyección en el mismo.

Para comprobar la proyección que nos mencionan William y Davis, se preguntó si contaban con lo adecuado para trabajar, de las cuales un 56% de las encuestadas nos comentan que no cuentan con un ambiente adecuado, el cual califican como malo, por otra parte un 55% nos indicó que no cuentan con las herramientas necesarias para realizar sus actividades laborales con éxito.

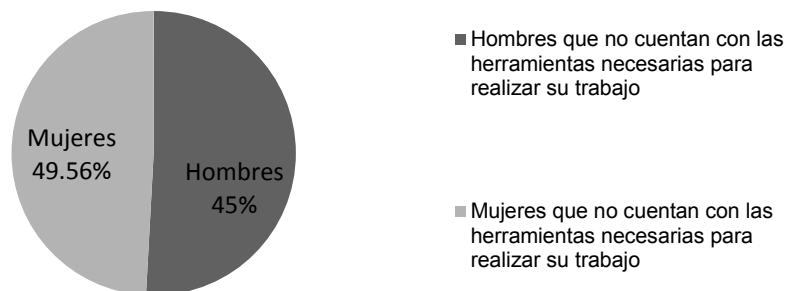
Por otro lado otra situación que afecta a la mujer es la relación en ambiente con las personas que la rodean, como es sus compañeros de trabajo, ya que la mujer es muy susceptible a tener sentimientos de fracaso, rechazo o de falta de respeto por parte de las personas con las que mantiene una jornada diaria laboral, y como consecuencia produce sentimientos de inferioridad, de las 100 encuestadas que sufren estrés, un 37% nos indican que el respeto entre compañeros de trabajo es nulo, de las cuales 7 afirman sufrir sentimientos de inferioridad.

Todas estas consecuencias deterioran la calidad de las relaciones interpersonales, tanto familiares como laborales, pudiendo provocar la ruptura de dichas relaciones. (Cuevas, 2005). Dooley (2008), El estrés laboral es una de las principales causas de pelea en las parejas. La presión de trabajar hasta tarde, los plazos o los viajes constantes por cuestiones laborales pueden dejarte poca paciencia para los compromisos maritales. Cuando ambas personas trabajan, el estrés puede duplicarse. Un 11% de la muestra de mujeres que sufren estrés laboral muestra que tuvieron como consecuencia del estrés laboral el rompimiento de una relación amorosa y un 4% ha llegado a tener un divorcio como causa del estrés como lo menciona el autor Cuevas.

CONCLUSIÓN

Después de haber llevado a cabo la investigación para observar las repercusiones del estrés laboral en los operadores de la industria maquiladora automotriz en Ciudad Juárez, Chihuahua. Se observó que mediante la aplicación de encuestas con una muestra representativa a la población, un 88% de los encuestados sufren de estrés laboral, de los cuales 142, los cuales equivalen a 57.72% presentan problemas emocionales, de los cuales sobresalen sentimientos de infelicidad, manteniendo un porcentaje de 76% en el área femenil y 44.27% en varonil, el que los operadores sufran de estrés laboral también ocasionan repercusiones dentro de la empresa ya que también se ve afectada por falta de iniciativa para realizar sus labores dentro de la misma, en esta investigación encontramos un 26.83% de personas que destacan tener este problema.

Figura 1: ¿Cuenta con lo necesario para realizar su trabajo?

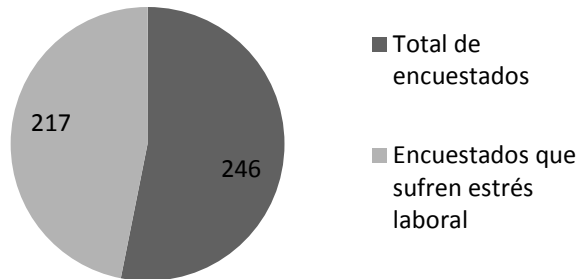


En esta figura se representa el porcentaje de estrés laboral en operadores de industria maquiladora automotriz en Ciudad Juárez Chihuahua, en género masculino y femenino en el año 2014, el número total de encuestados fue de 246 operadores tomados de una muestra de la población. Fuente: Elaboración propia.

El estrés laboral afecta a los operadores de la industria automotriz de Ciudad Juárez, presentan síntomas de repercusiones físicas, como son dolores fuertes de cabeza, tensión muscular, el cual poco a poco va ocasionando desgaste en el trabajador provocando problemas médicos y físicos más fuertes. Un 10.98% también presentan problemas de insomnio e irrupción de su sueño causando cansancio corporal impidiéndoles estar totalmente activos. Se llega a una conclusión de que según los datos obtenidos un 49.56% femenil y 45% varonil mencionan que las causas de estrés es que trabajan dentro de un medio que

no es adecuado ya que no se cuentan con las herramientas necesarias para llevar a cabo sus actividades laborales.

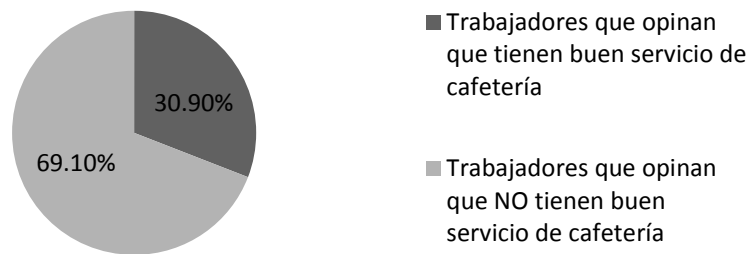
Figura 2: Estrés laboral en operadores de la industria maquiladora automotriz



En la presente figura se muestra el número de operadores de industria maquiladora automotriz en Ciudad Juárez Chihuahua que fueron encuestados, separando el total de encuestados y el número de los mismos que sufren estrés laboral, el número total de encuestados fue de 246 operadores tomados de una muestra de la población. Fuente: Elaboración propia.

Por otro lado un 19.10% femenino y 22.76% masculino nos mencionan que el respeto entre compañeros dentro de la empresa no es adecuado. Al igual que un 69.10% opinan que su servicio de cafetería es malo impidiéndoles tener una alimentación adecuada afectándoles de alguna manera y como consecuencia sufren de estrés laboral.

Figura 3: Servicio de cafetería en la organización



Descripción gráfica en la cual se muestra el número de operadores de industria maquiladora automotriz en Ciudad Juárez Chihuahua que fueron encuestados, en la cual opinan respecto al servicio de cafetería brindado por la organización en la que laboran, el número total de encuestados fue de 246 operadores tomados de una muestra de la población. Fuente: Elaboración propia.

Como consecuencia en un 10.16%, el estrés laboral ha causado el rompimiento de relaciones amorosas y hasta un 3.66% han llegado al divorcio, por falta de saber cómo manejar el estrés laboral de una manera en que no afecte el núcleo familiar. Un porcentaje de 80.89% en ambos sexos indican que les gustaría y sería de mucha ayuda que dentro de la empresa en la que laboran impartieran cursos para aprender a manejar el estrés laboral.

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BIOGRAFÍA

Karina De La O García actualmente es estudiante de la Lic. En Administración de Empresas en la Universidad Autónoma de Ciudad Juárez, cursando el 7^{mo} semestre de la misma.

Mayra Alejandra del Real Morales actualmente es estudiante de la Lic. En Administración de Empresas en la Universidad Autónoma de Ciudad Juárez, cursando el 9^{no} semestre, próximamente a egresar.

LA CONSULTORÍA COMO ELEMENTO ESTRATÉGICO PARA LA COMPETITIVIDAD DE LAS PEQUEÑAS EMPRESAS

Zulema Córdova Ruiz, Universidad Autónoma de Baja California

Sósima Carrillo, Universidad Autónoma de Baja California

Loreto María Bravo Zanoguera, Universidad Autónoma de Baja California

Plácido Valenciana Moreno, Universidad Autónoma de Baja California

Ana Cecilia Bustamante Valenzuela, Universidad Autónoma de Baja California

Santiago Pérez Alcalá, Universidad Autónoma de Baja California

RESUMEN

La presente investigación tiene como objetivo determinar la relación que se da entre la asesoría y consultoría externa como factor importante para el logro de la permanencia y competitividad, y el impacto en las pequeñas empresas comerciales de Mexicali, B.C., por la intervención por parte de profesionales en materia administrativa y financiera. Para recabar la información se aplicó un cuestionario a una muestra de 200 pequeñas empresas comerciales de la ciudad de Mexicali, la información obtenida fue analizada e interpretada por medio del programa SPSS. Entre los resultados obtenidos se obtuvo que uno de los motivos por los que las organizaciones estudiadas fracasaron en sus esfuerzos por la supervivencia y por el crecimiento, fueron generado por la falta de asesoría empresarial, una deficiente administración y una mala organización, lo que les impacto negativamente para llegar a ser competitivos y lograr trascender.

PALABRAS CLAVES: Asesoría Y Consultoría, Pequeña Empresa, Competitividad

STRATEGIC CONSULTANCY AS ELEMENT FOR THE COMPETITIVENESS OF SMALL BUSINESSES

ABSTRACT

This research aims to determine the relationship that exists between external advice as important for achieving permanence and competitiveness factor, and the impact on small business enterprises in Mexicali, BC, by the intervention of professionals in administrative and financial. To gather the information a questionnaire to a sample of 200 small business enterprises of the city of Mexicali was applied, the information obtained was analyzed and interpreted by means of the SPSS program. Among the results, it was found that one of the reasons why the organizations surveyed failed in their efforts for survival and growth is generated by the lack of business advice, poor management and poor organization, which will impact negatively to become competitive and achieve transcendence.

JEL: M10, M190

KEYWORDS : Advice and Consultancy , Small Business, Competitiveness

INTRODUCCIÓN

El papel de las micro y pequeñas empresas es parte esencial en la economía de cualquier país, hablando de México, se considera que estas empresas constituyen una fuente importante en la generación de ingresos y

por consiguiente la principal fuente de creación de empleos, siendo el impulsor de la economía de la nación. Este grupo de empresas está en constante crecimiento y las cifras ligadas a este grupo lo avalan; de acuerdo con el Sistema de Información Empresarial Mexicano (SIEM), en la actualidad el segmento de la micro y pequeña empresa representan casi el 98% de las unidades económicas existentes en México, donde el 42.79% de estas empresas se dedican a la prestación de servicios, en el Estado de Baja California el 39.68% son empresas de servicios y en Mexicali el 49.03% de las empresas existentes se dedican a esta actividad (SIEM, 2013). Por tanto, se constituyen en una base significativa de empleo y en un medio para avanzar hacia una mejor calidad de vida de los empresarios, sus familias y la comunidad en la que se establecen.

REVISIÓN LITERARIA

En nuestro país el 99 por ciento de empresas se integran por Pymes, de estas solo el 45 por ciento tienen una antigüedad de 12 años en el mercado y el 12 % son empresas con menos de 4 años en el mercado, es decir hay un porcentaje pequeño de creación de empresas en comparación con aquellas que tienen más tiempo en el mercado. Sin embargo la principal característica que debe ser primordial para nuestra investigación es que estas empresas son tipo familiar y por lo tanto como nos indica Poza (2009) suelen tener problemas para su consolidación, pues el estrecho nexo que existe entre las personas que dirigen a veces impide la toma de medidas y decisiones difíciles para empresa.

Definición de Pequeñas Empresas Comerciales

La empresa es una organización económica de producción de bienes y servicios para un mercado específico, cuyo objeto primario o fin último es la obtención de utilidades para sus dueños. De acuerdo con Ferrell & Hirt (2010) las empresas mediante sus actividades ofrecen productos que proporcionan satisfacción y beneficios a las personas. La empresa es una unidad dirigida por un empresario formada por los factores de producción: capital, trabajo y organización. Existen varias formas para clasificar a las empresas atendiendo a diversos aspectos, tales como su tamaño, capital invertido, activos, número de empleados, ingresos obtenidos, entre otros. Por tamaño las empresas pueden clasificarse como grandes, medianas, pequeñas o micro empresas. En 2009 se realizó una modificación a la clasificación, de acuerdo a la Secretaría de Economía el cambio intenta evitar la discriminación y ampliar el acceso a programas de apoyo, la estratificación se realiza con base al número de empleados y ventas anuales, como se muestra en la siguiente cuadro:

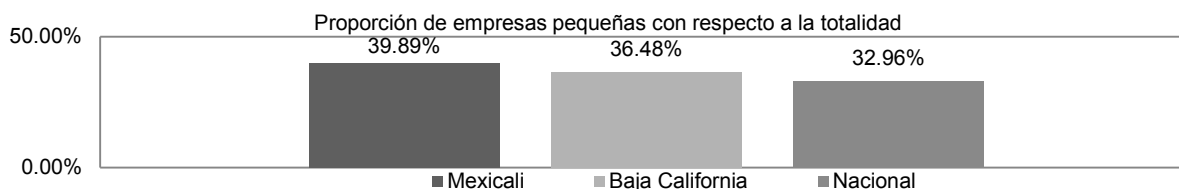
Clasificación de Empresas Por Tamaño

Tamaño	Sector	Estratificación		
		Número de de trabajadores	Monto de ventas anuales (mdp)	Tope máximo combinado
Micro	Todas	Hasta 10	Hasta \$4	4.6
Pequeña	Comercio	Desde 11 hasta 30	Desde \$4.01 hasta \$100	9.3
	Industria y servicio	Desde 11 hasta 50	Desde \$4.01 hasta \$100	95
Mediana	Comercio	Desde 31 hasta 100	Desde \$100.01	235
	Servicios	Desde 51 hasta 100	hasta \$250	
	Industria	Desde 51 hasta 250	Desde \$100.01 hasta \$250	250

Elaboración: Propia Fuente: Diario oficial de la Federación 25 de Junio 2009

De acuerdo al SIEM (2012) las pequeñas empresas de comercio son de gran importancia en nuestro país representando el 32.96% de las empresas que existen a nivel nacional, en el Estado de Baja California estas empresas constituyen el 36.48% y en Mexicali estas representan el 39.89%.

Proporción de empresas pequeñas



Fuente: SIEM (2012)

Del Castillo, Cereceres, Rodríguez & Borboa (2005) definen a la empresa como una unidad productiva o de servicio que constituida según aspectos prácticos o legales se integra por recursos y se vale de la administración para lograr sus objetivos. Asimismo refieren que es una comunidad de personas que aportan lo que poseen y lo que son, con un fin de servicio mutuo y de complementación. Es una invención humana, diseñada para satisfacer mejor sus necesidades, mediante la unión de esfuerzos y recursos bajo una dirección que le permite cumplir sus propósitos y aportar beneficios a la sociedad, como se observa en la siguiente tabla sobre los componentes y criterios de eficacia de las empresas.

Tabla 1: Componentes y Criterios de Eficacia de las Empresas

Componentes	Criterio de Eficacia
Dueños	Retorno de inversión
Empleados	Satisfacción en el trabajo, salario
Clientes	Calidad de productos y servicios
Acreeedores	Rendimiento del crédito
Comunidad	Contribución a solucionar problemas sociales
Proveedores	Transacciones satisfactorias
Gobierno	Obediencia de leyes y regulaciones

Fuente: Del Castillo, Cereceres, Rodríguez & Borboa (2005)

Características Generales y Funcionales de las Pequeñas Empresas

Barragán (2009) y Rodríguez (2010) señalan que las pequeñas empresas poseen ciertas características generales que las hacen diferentes al resto de las empresas y a través de las cuales pueden ser fácilmente reconocidas. Algunas de estas características serían las siguientes:

Administración independiente, usualmente dirigida y operada por el propio dueño.

El número de personal tiene un límite inferior y otro superior. En México oscila entre 11 y 50.

Escasa especialización en el trabajo tanto en el aspecto productivo como en el administrativo.

Limitados recursos financieros, en la mayoría de estas empresas el capital de la empresa es suministrado por el propio dueño.

Sus sistemas de contabilidad y de control son elementales.

Poca o ninguna especialización en la administración.

La solución de problemas se hace mediante procedimientos de carácter informal y se resuelven conforme se hayan presentado.

Asesoría y Capacitación

Se debe considerar que la asesoría consiste en orientar, aconsejar, sugerir acciones de carácter específico al elemento que dirige la organización. Los asesores actúan como consejeros de los directivos y del personal subordinado y en virtud de ello, no tiene autoridad directa sobre ningún miembro de los departamentos en

los que hacen sus investigaciones, (Estudio De Caracterización Consultoría, 2006). El asesor es una persona por lo general muy preparada con una visión muy amplia de muchas materias de carácter general. Una asesoría contable permite una gestión contable organizada y clara, de forma que el usuario de la misma conozca en todo momento el estado de sus cuentas y los detalles de los balances. Esto permite la planificación de proyectos, puesto que la información que se obtiene de una buena gestión contable puede ser analizada con garantías, con lo que programar inversiones de futuro se convierte en una operación relativamente sencilla. En relación a la falta de capacitación Monterde y Bustamante (2014) señalan que las empresas pequeñas y medianas necesitan responder a las exigencias del mercado con personas competentes, formadas en el quehacer y los valores de su organización.

Para ello es necesario brindar capacitación continua a sus colaboradores y así responder con eficiencia a las demandas del entorno. La habilidad de una empresa de utilizar de manera eficiente tanto sus competencias internas (aprendizaje tecnológico y modos de construcción de conocimiento), como sus competencias externas (el uso del conocimiento externo a través del establecimiento de redes de relaciones sociales que la empresa establece con otras instituciones: proveedores, usuarios, universidades, centros de investigación, etc.). Las pequeñas y medianas empresas requieren una adecuada división del trabajo, organización de procesos y una mejor organización en la coordinación de personal y materiales físicos y financieros; pero sobre todo el involucramiento estratégico del empresario (Monterde y Bustamante, 2014). Con esto se puede considerar que aquella organización que desee ser competitiva, liderar el mercado y trascender, deberá destinar recursos para la formación de su capital humano. Una labor por la cual deben trabajar los propietarios de las PYMES es el poder competir en el mercado a través de personas competentes, formadas en el quehacer y los valores de su empresa y esto no se logra a menos que se brinde capacitación continua a sus colaboradores y así responder con eficiencia a las demandas del entorno. Invertir en las personas que laboran en una empresa es una recomendación constante que los especialistas consultores hacen a los directivos, toda vez que el monto invertido en el personal deberá significar una recuperación económica, la cual en determinado tiempo nos debe reflejar un beneficio mayor para la organización. Las empresas pequeñas y medianas necesitan responder a las exigencias del mercado con personas competentes, formadas en el quehacer y los valores de su organización. Asimismo la utilización de servicios de consultoría externos constituye un indicador de mejora de la competitividad de la empresa (Heras, Marimon & Casadesús, 2009).

Contrario a ello de acuerdo a un estudio realizado por Arosa, Iturralde y Maseda (2013) sobre una muestra de 307 pequeñas y medianas empresas la presencia de consejeros externos no se traduce en la mejora de los resultados de la empresa. A pesar de la mayor capacidad de control, asesoramiento y creación de redes atribuida a los externos. En este estudio las empresas presentaron una significativa presencia de consejeros internos, aspecto que puede estar relacionado con su mayor conocimiento de la empresa con el consiguiente efecto positivo en las decisiones estratégicas de la misma. Sin embargo es una realidad que las empresas pequeñas y medianas necesitan responder a las exigencias del mercado con personas competentes, formadas en el quehacer y los valores de su organización. Para ello es necesario brindar capacitación continua a sus colaboradores y así responder con eficiencia a las demandas del entorno. La gestión de la administración de empresas desde la consultoría y academia (universidades) debe continuar atendiendo las necesidades urgentes de la comunidad empresarial y coadyuvando con ello a mejorar su competitividad. Monterde & Bustamante (2014) señalan que una organización que desee ser competitiva, liderar el mercado y trascender, es la que destina recursos de todo tipo para la formación de su capital humano.

METODOLOGIA

Para la presente investigación se implementó una metodología establecida en dos etapas, en la primera parte se llevó a cabo la revisión y análisis de bibliografía en libros, revistas, periódicos, bases de datos y documentos electrónicos relacionados con el tema de estudio, apegándonos a esa revisión se elaboró el marco de referencia y el establecimiento de la hipótesis de investigación. En la segunda parte se realizó un estudio de campo, mediante la aplicación de un cuestionario a las personas que estuvieron a cargo de la

administración y funcionamiento de las empresas, el cual se elaboró tomando como referencia la información obtenida en la revisión documental. En esta fase una vez elaborado el instrumento se llevó a cabo su pilotaje para determinar si la estructura, validez y confiabilidad eran adecuadas. Después de esta prueba se hicieron correcciones al instrumento principalmente de forma, el cual una vez modificado, se aplicó a los empresarios que cumplieran con las características del objeto de estudio. Una vez aplicadas las encuestas a los participantes de la investigación, los datos fueron capturados y analizados a través de pruebas estadísticas con el sistema estadístico SPSS.

Planteamiento del Problema

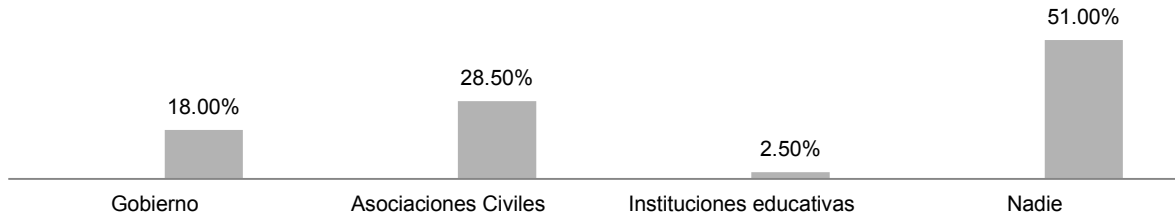
La pequeña empresa mantiene un bajo índice de progreso y prosperidad por la falta de control dentro de sus actividades comerciales tanto internas como externas que está afectando la economía de los empresarios de Mexicali, B. C., debido a que implementan una forma básica de operar en la compra, distribución y venta de sus productos, dándole poca importancia a los aspectos administrativos y financieros que potencian la participación de cualquier negocio. Y esta actuación va obligándolos a ofrecer una escasa variedad de sus productos sin mayores opciones de elección que satisfaga las necesidades del consumidor, el cual juega un papel muy importante dentro del crecimiento micro empresarial, además a esto se adhieren el incremento del sector informal el cual está manteniendo una alta participación en este mercado conduciendo a muchos microempresarios a la quiebra de los negocios. La problemática planteada está ligada a las siguientes causas como: la poca cultura organizacional que impulse el control y dirección de los procesos administrativos, operativos y financieros, los escasos conocimientos de los propietarios en el manejo interno de sus actividades comerciales, una marcada tendencia de cambiar cantidad por calidad de sus productos. Estas causas generan efectos tales como un lento crecimiento micro empresarial, bajos rendimientos económicos, incremento del desempleo y una pobre participación en este mercado. El seguir operando bajo las causas establecidas sobre la problemática las microempresas seguirá manteniendo una limitada participación en este mercado o a su vez corren el riesgo de llegar a la quiebra de sus negocios.

Objetivo

El objetivo de esta investigación es determinar si la causa de que las pequeñas empresas del sector comercio en el municipio de Mexicali, B.C. no logran su trascendencia, consolidación y competitividad, es el no contar con asesoría financiera y administrativa como medida de apoyo para fortalecer su actividad. Como se puede observar en la Figura 1 el 51% de las empresas encuestadas no reciben ningún tipo de asesoría, lo cual se puede constatar lo planteado anteriormente. Sin embargo aquellas empresas que si están siendo asesoradas lo hacen a través de asociaciones civiles en un 28% y a través de los programas de gobierno tendientes a las asesoría y capacitación. Lo que es alarmante es el porcentaje tan bajo de empresas solo el 2.5% que reciben asesoría por parte de las instituciones de educación siendo las universidades un medio a través del cual estas empresas podrían recibir capacitación sobre cómo mejorar la operación de sus diferentes áreas; sobre todo aquellas universidades que contemplan en sus planes de estudio la gestión de negocios

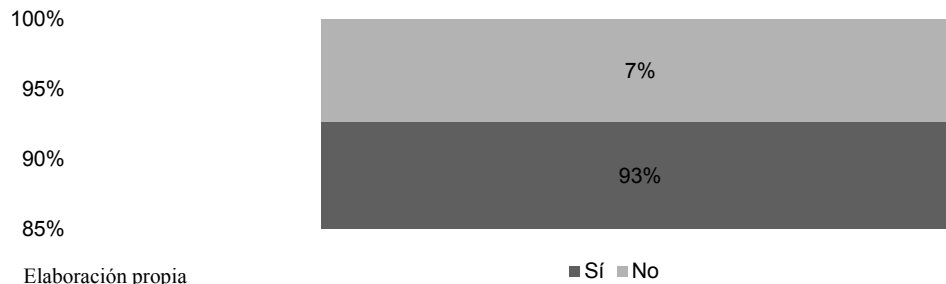
ANÁLISIS DE RESULTADOS

Figura 1: ¿Quién le proporciona asesoría técnica?



Elaboración propia

Figura 2: ¿Considera adecuada la asesoría que ha recibido?

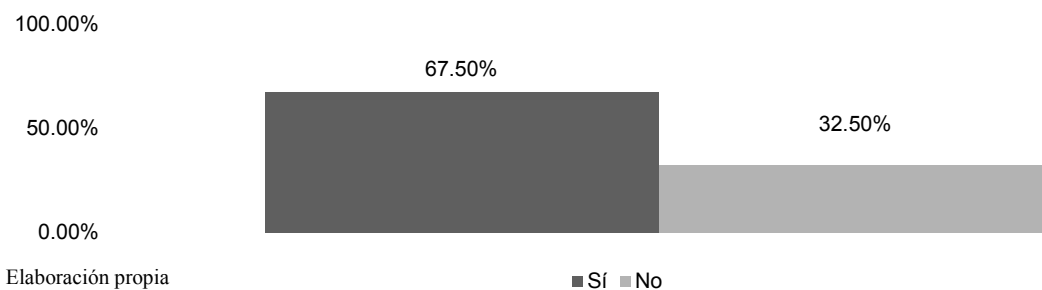


Elaboración propia

En relación a la percepción que tienen los pequeños empresarios sobre la asesoría que reciben se tiene que un alto porcentaje 93% tiene una opinión positiva sobre este tema, lo cual puede indicar que consideran que les ayuda a mejorar la administración de sus empresas y que convencido de ello son empresas que seguirán solicitando su asesoría de manera permanente. Figura 3: ¿Le interesa que le den asesoría técnica o nuevas asesorías?

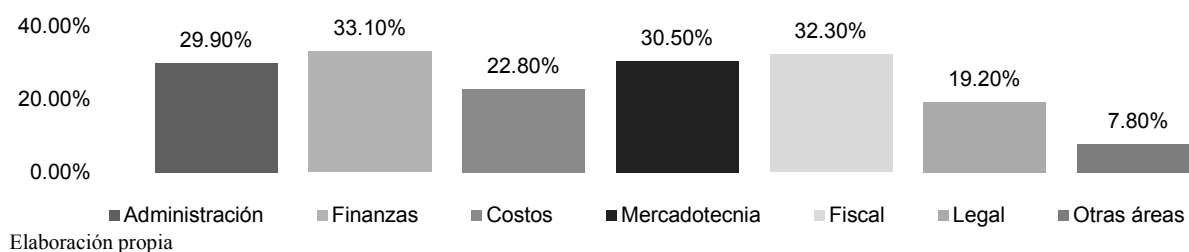
Asimismo un 67.5% de los empresarios manifestaron su interés en recibir asesoría más técnica en algunas de las áreas de sus empresas o bien tienen la apertura para recibir un nuevo tipo de asesorías, un 32.5% mostró interés en cambiar el tipo de asesoría que recibe actualmente, lo cual puede deberse a que se consideran que la asesoría que tienen cubre las necesidades de su empresa.

Figura 4: ¿En Qué Área le Interesa Recibir Asesoría?



Elaboración propia

Los empresarios interesados en recibir asesoría más técnica señalaron principalmente el área de finanzas en un 33.10%, así como fiscal y mercadotecnia, en un 32.3% y 30.5% respectivamente. Como se puede apreciar el área de finanzas tiene un poco más de interés para los empresarios debido a que la adecuada administración de las finanzas tiene un impacto directo en todas las áreas de la empresa y sobretodo en el manejo del efectivo de la empresa que podríamos decir es el motor que mueve a la empresa. Asimismo existe un interés en el área de fiscal en virtud de que las empresas se preocupan de cumplir en tiempo y forma con sus obligaciones fiscales, ya que la falta de su cumplimiento puede llevar a la empresa a tener consecuencias como multas, recargos y sanciones de tipo administrativo, por tal motivo desean los empresarios estar asesorados en estos temas y mantenerse actualizados, además de que es un área que constantemente sufre modificaciones y las empresas deben adecuarse y establecer mecanismos para poder



estar acorde a las nuevas disposiciones fiscales. En cuanto al área de mercadotecnia actualmente las empresas compiten cada vez más en el mercado con estrategias publicitarias para ganar clientes, por ello los empresarios buscan nuevos medios o formas de hacer llegar sus productos o servicios a sus clientes, buscando aquellos que tengan un mayor impacto en el consumidor.

CONCLUSIONES

El propietario de una pequeña empresa comercial debe compenetrar los diversos intereses que se presentan en la empresa, procurando en todo momento la rentabilidad del negocio y la felicidad de los miembros, con el fin de asegurar la continuidad de la familia empresarial. La supervivencia de estas empresas no es fácil ya que carecen de elementos que precisamente son los que permiten a las grandes empresas consolidarse, aspectos tales como cultura empresarial, planeación, administración, controles internos, entre otros. La capacitación en la micro y pequeña empresa se ha convertido en algo necesario para la vida y existencia de un negocio, debido a que hoy en día en un sistema globalizado, competitivo, y actualizado, es muy grande la lucha que se libera en el mercado por mantenerse en un nivel estable o competitivo y con vida, es por ello que la necesidad de las capacitaciones y asesoramiento dentro de la micro y pequeña empresa se ha determinado como algo por lo cual los propietarios deben poner mucha atención o cuidado para su desarrollo. En muchas micro empresas, el tema de la asesoría externa es algo que no se valora como lo que es y por ello se muestra la gran carencia de capacitaciones tanto para los propietarios como para el personal, y de ahí es donde se da origen a la deficiencia de los negocios como baja en las ventas, descontrol en los productos, mala utilización del dinero, compra de productos ya existentes, y todo ello encamina a una quiebra segura del negocio. Estas empresas muestran una necesidad evidente de recibir una adecuada asesoría y capacitación que les facilite un funcionamiento de manera eficiente y competitiva, planteándose objetivos y evaluando los resultados obtenidos durante su desempeño. La utilización de servicios de consultoría externos constituye un indicador de mejora de la competitividad de la empresa.

RECOMENDACIONES

En base a los resultados y conclusiones de esta investigación se presentan las siguientes recomendaciones para un mejor desempeño de este tipo de empresas: Para que el propietario logre consolidar una organización exitosa, debe reconocer que debe utilizar las estrategias que asegurarán la permanencia de la PYME, dentro de las cuales debe ubicar el recibir asesoría y capacitación por externos que sean capaces de enfocar las acciones que se llevan a cabo en la empresa en busca de la permanencia y consolidación. Dentro de los requerimientos de planeación de los microempresarios se convierte en situación preponderante el que se analice el llevar a cabo un acercamiento con expertos que los encaminen brindándoles información actualizada sobre las operaciones propias de la organización lo cual le repercutirá en una mejor toma de decisiones sobre la administración de la empresa y recursos, los cuales impactan directamente en su continuidad, siendo una oportunidad para las universidades o escuelas de negocios ya que los estudiantes en etapas terminales se convierten en asesores actualizados con gran interés en poner en práctica sus conocimientos y algo adicional que se puede ganar es el hecho que no tendrán la resistencia a que alguien pueda llegar a cambiar sus métodos que es algo que les preocupa, el creer que estarán expuestos a ser estafados, intimidados o a perder el control sobre su organización.

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Sósima Carrillo, Doctora en Ciencias Administrativas. UABC. Se puede contactar en la Facultad de Ciencias Administrativas de la Universidad autónoma de Baja California, rio Nuevo y eje central sin número, Mexicali, B.C. correo

Loreto María Bravo Zanoguera, Doctora en Ciencias Administrativas. UABC. Se puede contactar en la Facultad de Ciencias Administrativas de la Universidad autónoma de Baja California, rio Nuevo y eje central sin número, Mexicali, B.C. correo

Plácido Valenciana Moreno, Maestro en Ciencias. UABC. Se puede contactar en la Facultad de Ciencias Administrativas de la Universidad autónoma de Baja California, rio Nuevo y eje central sin número, Mexicali, B.C. correo

Ana Cecilia Bustamante Valenzuela, Doctora en Ciencias Administrativas. UABC. Se puede contactar en la Facultad de Ciencias Administrativas de la Universidad autónoma de Baja California, rio Nuevo y eje central sin número, Mexicali, B.C. correo

Santiago Pérez Alcalá, Maestro en Ciencias. UABC. Se puede contactar en la Facultad de Ciencias Administrativas de la Universidad autónoma de Baja California, rio Nuevo y eje central sin número, Mexicali, B.C. correo

ESTRATEGIAS DE INTERVENCIÓN Y COMUNICACIÓN, EN LA EXTENSIÓN RURAL DE BAJA CALIFORNIA SUR (BCS), MÉXICO

Manuel Benjamín Mayoral García, Universidad Autónoma de Baja California Sur
Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur
Judith Juárez Mancilla, Universidad Autónoma de Baja California Sur
José Isabel Urciaga García, Universidad Autónoma de Baja California Sur
Jorge Arnoldo Villegas Espinoza, Universidad Autónoma de Baja California Sur
Juan de Dios Duarte Osuna, Universidad Autónoma de Baja California Sur

RESUMEN

La extensión rural actualmente tiene que ver con acciones que envuelven la utilización de información y conocimiento, mediante una intervención basada en la comunicación con la intención de alcanzar, un desarrollo socialmente equitativo y ambientalmente sostenible para la población rural. La comunicación juega un rol importante para la obtención de logros que se buscan con la intervención; por lo que para lograrlo, debe de existir la selección, producción y uso de los medios adecuados para realizar el servicio de extensión rural. En este sentido, surgió la interrogante sobre ¿qué métodos de intervención se llevan a cabo para desarrollar la comunicación implementada en la extensión rural de Baja California Sur?; el objetivo de esta investigación es identificar y describir cualitativamente los métodos de intervención, y los medios de comunicación utilizados por los extensionistas en los servicios de extensión rural de Baja California Sur.

PALABRAS CLAVES: Extensión Rural, Método de Intervención, Medio de Comunicación

INTERVENTION AND COMMUNICATION STRATEGIES IN RURAL EXTENSION OF BAJA CALIFORNIA SUR

ABSTRACT

The rural extension work currently has to do with actions involving the use of information and knowledge through an intervention, based on communication with the intention of achieving a socially equitable and environmentally sustainable development for the rural population. The communication plays an important role for obtaining achievements that are sought by the intervention; so to achieve this, there must be, selection, production and use of appropriate for rural extension service means. In this sense, the question arises, what intervention methods are conducted to develop communication used in the extension rural Baja California Sur?; The objective of this research is to qualitatively identify and describe the intervention methods and the communication media used in rural extension services in Baja California Sur.

JEL:

KEYWORDS: Extension rural work, intervention methods, media communication

INTRODUCCIÓN

Desde los orígenes de la extensión rural, pasando por su adopción generalizada, bajo los distintos enfoques en los que se ha implementado hasta la actualidad, el medio de comunicación ha sido de forma

completamente natural, el agente de modernización por excelencia en la búsqueda del desarrollo rural; por ello, en tal búsqueda, el agente de desarrollo (extensionista, promotor, facilitador, etc.), tiene y ha tenido como función básica la de comunicarse con los sujetos a los que se dirige la extensión; por lo que para lograr el fin que se busca con la extensión rural, debe de existir un método de intervención adecuado, que permita llevar a cabo la comunicación efectiva.

Ante lo anterior, se plantea la interrogante ¿qué métodos de intervención se llevan a cabo para desarrollar la comunicación que se utiliza en la extensión rural de Baja California Sur?; por ello, se plantea que el objetivo de esta investigación es identificar y describir cualitativamente, los métodos de intervención utilizados por los extensionistas, así como los medios de comunicación preferidos en los servicios de extensión rural de Baja California Sur. La investigación propuesta recobra vital importancia, ya que se han realizado numerosos estudios de los medios de comunicación que los productores prefieren, pero estudios en cuanto a los medios utilizados por los extensionistas, es poco común su existencia, siendo éstos de suma importancia, ya que, el método de intervención propiciará la efectividad de la comunicación utilizada por los extensionistas, al realizar su labor con los sujetos de desarrollo, ejerciendo tal efectividad, influencia en el aprendizaje y desarrollo de estos últimos.

REVISIÓN DE LITERATURA

Extensión Rural

La extensión rural, se entiende como el conjunto de acciones que envuelven la utilización de información y conocimiento, mediante un proceso participativo de intervención, basado en la comunicación y de carácter educativo, con la intención de alcanzar un modelo de desarrollo socialmente equitativo y ambientalmente sostenible para la población rural (Sánchez de Puerta, 1996 y Gonzales 2007). Su objetivo es, el desarrollo integral de los sujetos que participan en este proceso y, la esencia del proceso educativo es el desarrollo de la personalidad humana (Barrientos y Rayan, 2005); se tiene entonces, que el proceso de extensión rural se basa en la comunicación y es de carácter educativo. La extensión se asienta en un proceso participativo de intervención, de comunicación, de carácter educativo no formal y que apunta a transformar la realidad (Gonzales, 2007).

Comunicación, Su Contexto y Proceso

Desde el punto de vista estructural, la comunicación es el proceso de transmitir mensajes de una fuente a un receptor, con la finalidad de modificar la conducta de este último (Mendoza y Caetano, 1992, y Galindo *et al.*, 2001). Por su parte Berlo (1984), define la comunicación como un proceso mediante el cual un emisor transmite un mensaje a través de un canal hacia un receptor; mientras que Paoli (1989), la define como un acto de relación entre dos o más sujetos, mediante el cual se evoca en común, un significado. Zayas (2011), argumenta que la comunicación es un proceso complejo, sistémico, multidisciplinario, interdisciplinario, de carácter material, subjetivo, espiritual, social, grupal e interpersonal que posibilita el intercambio de información, la interacción y la influencia mutua en el comportamiento humano. En éste sentido, la comunicación, puede ser entendida como la interlocución humana o diálogo social, necesaria para lograr el ciclo que nos lleva desde la información hacia la construcción del conocimiento, la toma de decisiones y la acción social (León *et al.*, 2001).

Para ello, la comunicación puede tener lugar en distintos entornos o contextos, los cuales West y Turner (2005), los clasifican de la siguiente manera: 1) la comunicación intrapersonal; 2) la comunicación interpersonal; 3) la comunicación en el grupo pequeño; 4) la comunicación organizacional; 5) la comunicación pública; 6) la comunicación de masas; 7) la comunicación intercultural. Por lo anterior, de acuerdo con Zayas (2008), la comunicación es una ciencia que tiene carácter sistémico, comprendiendo los

siguientes elementos: 1) idea del mensaje; 2) codificación o cifrado; 3) transmisión (canal); 4) recepción; 5) decodificación o descifrado; 6) utilización; y 7) retroalimentación.

Medios de Comunicación

Marsall McLuhan escribió sobre la influencia de las tecnologías en su libro *Understanding Media*, publicado por primera vez en 1964, estudiando el impacto de las primeras formas medidas de comunicación (relojes, televisiones, radios, teléfonos, entre otros). De acuerdo con West y Turner (2005), McLuhan afirmaba que la tecnología mediada conforma los pensamientos, los sentimientos y las acciones de las personas; asegurando que se tiene una relación simbiótica con la tecnología mediada.

McLuhan (1996), clasificó los medios de comunicación en calientes y fríos; los primeros piden poco al oyente, lector o espectador, dejando poco a la imaginación. Los medios fríos, al contrario, requieren un alto grado de participación, ya que son de baja definición dando poco; por lo que el oyente, espectador o lector, debe involucrarse considerablemente en la esencia del significado, el cual debe de ser creado mediante una alta implicación sensorial (West y Turner, 2005). En tal clasificación, la efectividad de los medios de comunicación, recobra vital importancia, teniendo ésta que ver con el número de sentidos que se afectan, por ejemplo, el material impreso estimula la vista; la radio y las cintas grabadas, el oído; la televisión, el vídeo y los títeres, estimulan la vista y el oído; y únicamente las demostraciones personales de métodos y resultados afectan todos los sentidos, en este aspecto entre más involucrados estén los sentidos, mayor será el entendimiento del significado (Quirós *et al.*, 1989 y Galindo *et al.*, 2001).

METODOLOGÍA

Para alcanzar el objetivo propuesto, se tomaron los servicios de extensión bajo las estrategias nacionales asistencia técnica agrícola, asistencia técnica pecuaria y una estrategia Estatal, inscritos en el Programa de Desarrollo de Capacidades y Extensionismo Rural de la Secretaria de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA) en Baja California Sur durante el ejercicio del año 2013. Se realizó un cálculo de muestra probabilística, donde el tamaño de la muestra total (n) fue de 45 casos. Para identificar métodos de intervención, así como los medios de comunicación utilizados, se procedió a acompañar a los extensionistas en situación de trabajo durante la realización de los 45 casos de estudio, durante el periodo comprendido entre los meses de octubre de 2013 a junio de 2014; en tal acompañamiento se realizó una observación cualitativa, el papel de la observación fue distante no participante. Para el registro de datos, se elaboró un tablero en el que se registraron los métodos de intervención que se utilizaban por los extensionista, describiéndolos en el mismo evento, en los diferentes contextos de comunicación (interpersonal, grupo pequeño) que se presentaron de acuerdo a la clasificación proporcionada por West y Turner (2005), registrando la frecuencia utilizada del método. Así mismo, se elaboró un tablero que incluyera los medios identificados en el acompañamiento.

RESULTADOS

Las pláticas, los cursos de capacitación y los eventos demostrativos, resultaron ser los métodos de intervención preferidos por los extensionistas para que se diera la comunicación con los productores, la Tabla 1 presenta los métodos utilizados por los extensionistas. La identificación de la intervención se definió a partir de dos métodos, individuales y grupales. El primero se ubica en un contexto de comunicación interpersonal, ya que la comunicación se da cara a cara. Solo se observó un método para este caso, la asistencia técnica, en la cual el extensionista visitó la unidad de producción y propició una comunicación personal con el productor; de los 45 casos observados, en el 29.89% de los casos se identificó este método.

Tabla 4: Métodos de Intervención Utilizados Por los Extensionistas

Método	Contexto de la comunicación	Evento de intervención	Frecuencia	%
Individual	Interpersonal	Asistencia técnica	13	29.89
Participativo	Grupo pequeño/interpersonal	Capacitación	17	37.78
Participativa	Grupo pequeño/interpersonal	Eventos demostrativos	15	33.33
Participativa	Grupo pequeño/interpersonal	Entrevistas	8	17.78
Participativa	Grupo pequeño/interpersonal	Pláticas informativas	44	97.78

En el método de intervención grupal, se consideraron métodos masivos de enseñanza de grupo, por lo que el contexto de comunicación fue de grupo pequeño; estos fueron más frecuentes que los métodos individuales. En este tipo se identificaron: 1) Capacitación. 2) Evento demostrativo. 3) Entrevistas. 4) Pláticas. En cuanto al uso de medios de comunicación, los cuales se reflejan en la Tabla 2, se identificaron los medios impresos, como aquellos que tuvieron que ver con medios de comunicación basados fundamentalmente en combinaciones de palabras impresas e imágenes gráficas. En este sentido se observaron Folletos (15.56%), y Pizarra y rotafolios (33.33%).

Tabla 2: Medios de Comunicación Utilizados Por los Extensionistas

Tipo de Medio	Medios de Comunicación	Frecuencia	%
Impreso	Folletos	7	15.56
Impreso	Pizarra y rotafolios	15	33.33
Audiovisual	Presentaciones multimedia	7	15.56
Audiovisual	Videos	1	2.22

De igual forma se identificaron medios de comunicación audiovisuales, para lo cual se tomaron aquellos medios utilizados por los extensionistas, que se basaron en el sentido de la vista o del oído, ya sea solos o combinados. En este caso se observaron presentaciones multimedia (15.56%), y videos (2.22%).

CONCLUSIONES

Los métodos de intervención identificados, fueron las pláticas informativas, utilizadas en un 97.78% de los servicios observados, la capacitación en un 37.78%, los eventos demostrativos en un 33.33%, la asistencia técnica en un 29.89% y las entrevistas en un 18.78%. Se observa que el método más utilizado es la plática informativa; y en las intervenciones en las que se considera que su finalidad necesariamente tiene que ver con un comunicación con carácter educativo la más utilizadas de éstas, fue la capacitación. Así mismo, complementado los eventos de intervención presentados, se observaron los medios de comunicación utilizados por los extensionistas que consistieron en folletos (15.56 %), pizarras y rotafolios (33.33%), presentaciones multimedia (15.56 %) y videos (2.22 %), presentan una frecuencia baja, menos del 50% de los servicios observados hizo uso de ellos.

Ante lo anterior, considerando que la finalidad de la extensión rural con sus intervenciones, es el desarrollo integral de los sujetos que participan en el proceso, basado en la comunicación y de carácter educativo, apuntando a transformar la realidad de las personas atendidas, comprendiendo todo aquello que conduzca al desarrollo rural, la extensión rural de BCS, presenta en sus estrategias de intervención y de comunicación, un bajo grado de utilización por los que realizan las intervenciones (extensionistas) de las estrategias dirigidas a la finalidad considerada por la extensión rural.

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CAUSAS DE DESEMPEÑO Y SOLUCIONES E INFLUENCIA DE LOS VALORES ÉTICOS

Víctor Mercader, CETYS Universidad

Resumen

Individualmente se puede trabajar pero el rendimiento se constata al trabajar en equipo. Si se quiere producir en mayores proporciones, el trabajo en equipo se considera necesario y fundamental. Las empresas en pro de cumplir sus objetivos y logros, dependen de su recurso humano y este es función de los equipos de trabajo que laboran en la misma. Si el trabajo de los equipos es satisfactorio, la empresa tendrá mayor productividad. El propósito de esta investigación es identificar y analizar la necesidad, las causas del no adecuado desempeño y las soluciones factibles aplicables al Trabajo en Equipo de la empresa o lugar de trabajo. La data obtenida proviene de la percepción de los profesionistas de la muestra en estudio del área de Baja California, centro industrial y fronterizo de primer orden de México, en relación al Trabajo en Equipo aplicado a la empresa y conocer si existe vinculación con los valores éticos. Los resultados implicarán un mayor conocimiento y comprensión de las causas y variables generadoras de crisis en el trabajo en equipo y por ende, se lograrán propuestas y factibles soluciones de mejoramiento que pueden ser aplicadas por diferentes tipos de líderes, empresarios y personas en general, tanto a nivel personal como profesional, empresarial y social.

PALABRAS CLAVE: Desempeño, Etica

TEAMWORK: CAUSES AND PERFORMANCE SOLUTIONS AND INFLUENCE OF ETHICAL VALUES

ABSTRACT

We may work individually but high performance is found in teamwork. If you want to engage in larger scales and higher levels of productivity, teamwork is necessary and essential. Companies intending to accomplish their goals and achievements depend on their human resources, which is a direct function of the teams that work in it. The company will have higher productivity when the results of teamwork are satisfactory. The purpose of this research is to identify the need of teamwork and analyze the causes of inadequate performance, the feasible solutions for improvement, and to identify if there is any link between teamwork and ethical values. The data collected comes from a study of a sample of professionals in the Baja California region. This region is on the border with California, USA and it is an important industrial center of Mexico. The results obtained provide greater knowledge and understanding of the multiple causes and variables that generate crisis in teamwork. The resulting data and analysis also generate proposals and solutions for improvement applicable to leaders, business people, entrepreneurs, and people in general in their personal, professional, and business pursuits.

JEL: M10

KEYWORDS: Performance, Ethics

INTRODUCCIÓN

Individualmente se puede trabajar pero el rendimiento se constata y multiplica al trabajar en equipo. Si se quiere producir en mayores proporciones, el hecho de integrar equipos de trabajo y hacerlos trabajar

efectivamente se considera necesario y fundamental. De allí que las empresas en pro de sus objetivos y logros, dependen del recurso humano que a su vez depende del trabajo en equipo, el cual repercute en la efectividad y productividad de las mismas. La aplicación de los valores éticos es fundamental en el comportamiento del trabajo en equipo en las organizaciones (Alles, 2007). Es por ello importante encontrar también su relación con la ética.

Propósito

El propósito de esta investigación es identificar y analizar la necesidad, las causas del no adecuado desempeño y las soluciones factibles aplicables al Trabajo en Equipo de la empresa o lugar de trabajo. La data obtenida proviene de la percepción de los profesionistas de la muestra en estudio del área de Baja California, centro industrial y fronterizo de primer orden de México, en relación al trabajo en equipo aplicado a la empresa y conocer si existe vinculación con los valores éticos.

Justificación

El ser humano, como integrante de equipos, pasa a ser responsable del desempeño de la organización. El equipo tiene la necesidad de interrelacionarse entre sí y con los demás de maneras muy diferentes; de allí que la importancia de los valores éticos así como de otras variables del estudio se consideren necesarias de tomar en cuenta ya que todos dependemos entre sí, unos de otros. Las empresas en pro de cumplir sus objetivos y logros, están en manos de su recurso humano y este es función de los equipos que laboran en la misma. Si el trabajo de los equipos es satisfactorio, la empresa producirá mejor.

Problema de investigación: El Trabajo en equipo es fundamental en cualquier organización. El análisis de las causas que originan un mal desempeño del equipo, así como las factibles soluciones que puedan proponerse para mejorar el mismo es un tema fundamental para empresas, organizaciones e instituciones de toda índole. Si le adicionamos al estudio, la influencia de los valores éticos en los resultados que los equipos de trabajo dan, podremos encontrar respuestas que ayuden a mejorar dicho desempeño.

Preguntas a Investigar

El instrumento diseñado busca la identificación, el conocimiento y el análisis de:

Si el trabajo en equipo es necesario en las empresas.

Las causas que generan falta de un adecuado o no efectivo trabajo en equipo en las empresas.

Las soluciones factibles para mejorar el trabajo en equipo en las empresas.

Marco Teórico

El trabajo en equipo resulta fundamental a nivel de empresa, familia y sociedad. Nos enfocaremos en esta investigación en la empresa. La mayoría de empresas están conscientes de la necesidad e importancia del trabajo en equipo, sin embargo, ello no implica que trabajen lo bien que podrían hacerlo. De allí, el interés por esta investigación. Cooney & Sohal (2004) nos hace ver la importancia del trabajo en equipo y su repercusión en una mejor fluidez de la información, en el desarrollo de las funciones y responsabilidades de los empleados a todo nivel y en la solución de situaciones diversas que se presentan en el mundo empresarial e institucional. Los mismos autores afirman que los equipos de trabajo se forman de acuerdo al objetivo programado a alcanzar; de allí que la forma de integrarlos variará de formas diversas según sean obligatorios o voluntarios, temporales o permanentes, con especialidades diversas u homogéneas, con similares culturas o variadas, etc. Los objetivos deben estar por lo tanto, muy claros, accesibles y precisos para todos los componentes del equipo. El trabajo en equipo se puede considerar, según Robles (2012), como un valor que influye significativamente en el desarrollo de la organización y por ende en su ambiente

de trabajo, pasando a ser más bien una necesidad deseable y fundamental. Así, los equipos se tornan en entes vivos que requieren lograr los objetivos con alta satisfacción (Rodríguez y Aguilera, 2005) Sewell (2005) nos indica que el 72% de las organizaciones informan que para realizar un adecuado trabajo en equipo, la motivación es esencial y que el mejoramiento de la productividad y la calidad de vida de sus trabajadores deben ir de la mano.

También el factor confianza entra en juego en todo individuo al igual que a nivel de empresa. La confianza en las organizaciones dependerá de cómo sea la confianza mutua en los diferentes equipos que conforman la organización y el equipo rector o director. La productividad, el rendimiento y la competitividad se incrementará en relación a la confianza que exista en el personal entre sí y con sus dirigentes o jefes (Läms, A., & Pučėta, R., 2006). Seeger & Sellnow (2007) asevera que el sector laboral y el sector directivo deben converger en comunicación y expectativas en sus diferentes niveles de labores y responsabilidades, y coincidir en palabras y hechos. Surge de este modo, la necesidad de aplicar valores éticos para incrementar y mantener la dignidad, el respeto y la responsabilidad por parte de todos como un único equipo que es la empresa misma.

Nos plantea Seeger & Sellnow (2007) que si el ejemplo de los líderes es fundamentado en valores éticos, los equipos trabajarán y resolverán con mayor fluidez, coherencia y cooperación. Todos los equipos de trabajo relacionados con las empresas tienen la responsabilidad de aportar positiva y éticamente con la empresa y con la sociedad. Hay que considerar a todos los participantes directos e indirectos, como son accionistas, directores, empleados, clientes, cooperadores externos, proveedores, distribuidores y comunidades. Es por ello que la ética que el personal y los equipos de trabajo demuestren, se verá reflejada en su comportamiento y resultados, en el plano individual y de equipo (Mercader, 2011). Para alcanzar un rendimiento equilibrado será necesario elevar el sentido de equidad y el valor que el equipo demuestre en base a la confiabilidad y la ética que aplique (Keyton, J. & Beck, S., 2008). Adicionalmente, hay que considerar en los grupos o equipos: La identidad, el tamaño, las metas, la estructura y la interdependencia. Considera, Arcienaga et al. (2008) crear sinergia entre los miembros de los equipos de trabajo y la organización, lo cual va más allá de la capacitación, talentos, habilidades y competencias que normalmente se exigen. Se requieren valores en los equipos.

Schwartz, S.H. (1992) crea categorizaciones de valores según el objetivo motivacional mostrando 10 tipologías que conforman la estructura circular, a saber: Autoridad, Logro, Hedonismo, Estimulación, Auto dirección, Universalismo, Benevolencia, Tradición, Conformidad, y Seguridad. Mercader (2006) también plantea una taxonomía de valores éticos que ayuda al mejoramiento individual y grupal de trabajo y de vida. Los cambios de estrategia por parte de los equipos directivos son fundamentales para potenciar los equipos de trabajo a todo nivel, dar mayor participación a todos los integrantes en las decisiones y dar nuevos respiros a la empresa en pro de impulsar la productividad. Jones, Kalmi & Kauhanen (2010) mencionan que la iniciativa se amplía en función de otorgar mayor responsabilidad a los equipos de trabajo en sus diferentes áreas, lo que induce a que el entusiasmo y el espíritu de logro mejoren y se desarrollen. El trabajo en equipo requiere de responsabilidad para cumplir y alcanzar un alto desempeño, tanto dentro como fuera de la empresa, a nivel de equipo y a nivel social. La responsabilidad social de los equipos de trabajo y de su apoyo empresarial, según Vhora, Sheel, et al. (2012), pasa a ser una ventaja competitiva que puede repercutir incluso en beneficios financieros.

IRamírez, Sánchez y Quintero (2005) se basa en el beneficio que adquiere la empresa al tener equipos de trabajo que concienticen su sentimiento de pertenencia o arraigo, compartan y manejen en conjunto la información y los conocimientos aplicables, y apliquen valores de manera proactiva. El apoderamiento al equipo y a todos sus miembros otorga libertad pero simultáneamente obliga a solucionar con mayor responsabilidad y con espíritu de compromiso, lo cual incrementa la confianza y la productividad (Graham, 2005). Por su parte, Ramis, Manassero, Ferrer & Garcia (2007) hacen énfasis en lo que ellos denominan habilidad social y en la autoeficacia del equipo, lo que implica preparación y capacitación. Ahora bien, los

rendimientos y desempeños de los entrenamientos de los integrantes de equipos de trabajo son convenientes de analizar en relación a la inversión realizada y al costo-beneficio (Fortune, J. & Utley, D. R., 2005). Estos autores diseñaron una herramienta de medición y evaluación denominada (“Team Success Questionnaire”) TSQ que ayuda al ser respondida a comprender mejor el desempeño y el desarrollo de los equipos de trabajo.

El cumplir de modo correcto y a tiempo es necesario y esencial, de allí la necesidad de la ética del equipo de trabajo, la cual Bañon, Guillén & Ramos (2011) ratifican a nivel individual, de equipo y de empresas y en organizaciones de todo tipo. Los equipos interdisciplinarios en medicina, por ejemplo, son ejemplo de dependencia entre unos y otros y de la necesidad de trabajar en base a la ética profesional ya que todos los miembros son corresponsables de vidas humanas de modo directo o indirecto. Clark, Cott & Drinka, T (2007) Pérez, et al. (2007) se enfocan en la innovación creciente y la multiplicidad de tareas y actividades que obligan a la formación de equipos de trabajo para poder sobresalir y ser más competentes en todos los planos, empresa, equipo de trabajo, familia y sociedad. Cada día más, ya no se puede resolver solo, se requiere de la integración y participación cohesiva de un equipo de trabajo y de soluciones en conjunto. Como Sarramona (2005) afirma, el comportamiento mostrado afectará siempre, de una forma u otra, nuestro crecimiento profesional y personal y de igual manera, a los demás, tanto dentro como fuera del entorno de trabajo. Mantener satisfacción entre los miembros de los equipos reduce el stress laboral según Chen y Yang (2010). De allí que si los empleados y los equipos de trabajo no perciben una congruencia con los objetivos y el comportamiento cultural y organizacional de la empresa, la productividad, el compromiso y el entusiasmo decrecerán. Hacen hincapié Bañon, Guillén & Ramos (2011) en el hecho de aprovechar el talento de los integrantes de los equipos de trabajo de forma coherente y congruente en pro de los objetivos establecidos y analizados en común. Estos objetivos han de otorgar satisfacción en todos los niveles de la organización. Joseph y Sailakshmi (2011) hablan del término de Inteligencia espiritual que citan como una necesidad y ayuda en las relaciones tanto intrapersonales como interpersonales. Se puede comprender mejor ahora el amplio apoyo conceptual y empírico que hay en relación al trabajo en equipo y el aporte y necesidad que representa para las empresas, al igual que la influencia de la aplicación de la ética en los equipos de trabajo.

METODOLOGÍA Y ANÁLISIS DE DATOS.

Se ha aplicado en este estudio, un cuestionario con preguntas abiertas y cerradas a profesionistas que laboran en el área de Baja California, México.

Se han creado diversas categorizaciones con la data procedente de las respuestas a preguntas abiertas que serán útiles para conocer y encauzar un mejor Trabajo en Equipo. Variables sociodemográficas se incluyen en el cuestionario como el género, edad, nacionalidad, profesión y tipo de trabajo.

La muestra total estuvo constituida por 508 participantes.

Este estudio se puede decir que es un diseño múltiple combinando lo cualitativo con lo cuantitativo. Es de tipo transversal denominado también transeccional y en su mayor parte de tipo descriptivo. No se han realizado correlaciones.

El instrumento fue elaborado por el autor con el fin de encontrar respuestas a diferentes preguntas relacionadas y vinculadas con el Trabajo en Equipo y resulta similar con sus respectivas adaptaciones al instrumento utilizado en Mercader (2011) siguiendo una secuencia de investigaciones que el autor realiza.

RESULTADOS

Las preguntas del cuestionario fueron el eje y soporte para la obtención y análisis de la data que ha sido evaluada en este estudio enfocado en el trabajo en equipo.

1.- La primera pregunta relacionada al sexo o género se distribuyó como se indica en la Tabla 1, la cual muestra que hubo una leve mayoría de participación del género masculino. La diferencia fue de 5.52%. Ver Tabla 1.

Tabla 1. Sexo o género de los participantes.

Sexo	Porcentaje de respuestas	Número de respuestas
Opciones de respuesta		
Masculino	52.76%	268
Femenino	47.24%	240
Preguntas respondidas	100%	508
Preguntas sin responder		

2.- En el análisis de la edad, se establecieron intervalos de 5 años que mostraron que una mayoría de los profesionales participantes eran relativamente jóvenes, siendo la moda de 28 años con 45 participantes de esa edad. 263 participantes estaban en un rango de edad de 25 a 34 años, lo que representa el 51.77 % de la muestra. La edad de los participantes llegó hasta los 69 años. Ver tabla 2.

Tabla 2. Edad de los participantes por rangos de edades

Rangos de edades	Total personas según rango de edad
A 16 a 19	1
B 20 a 24	67
C 25 a 29	148
D 30 a 34	115
E 35 a 39	71
F 40 a 44	57
G 45 a 49	24
H 50 a 54	12
I 55 a 59	7
J 60 a 64	3
K 65 a 69	3
Total	508

NOTA: La data suministrada por personas de baja edad que no fueran profesionales no fue considerada.

Una vez colectadas y analizadas las respuestas demográficas (aunque solo dos de ellas han sido presentadas en este artículo) nos enfocamos a las preguntas primarias de la investigación que se dirigieron a la empresa, familia y sociedad.

En este estudio se han tomado en cuenta únicamente las respuestas relacionadas con la empresa.

3.- Se inicia el análisis con la pregunta: ¿Qué tan necesario es el trabajo en equipo en las empresas? La respuesta evidenció que los porcentajes de “muy necesario y bastante” fueron en la empresa casi el total de necesidad, obteniendo el 98.80%.

Tabla 3. Necesidad del Trabajo en Equipo

	Total de Respuestas	Porcentaje	Acumulado
Muy	374	73.6%	73.6%
Bastante	128	25.2%	98.8%
Más o menos	6	1.2%	100.0%
Algo	0	0.0%	100.0%
Poco	0	0.0%	100.0%
Total	508	100%	

4.- Este resultado indica que la investigación tiene sentido de haber sido efectuada, ya que confirma la importancia del trabajo en equipo en las empresas e induce a formular la siguiente pregunta que se refiere a: ¿Cuáles son las causas que dificultan y/o impiden que haya un adecuado y/o efectivo trabajo en equipo?

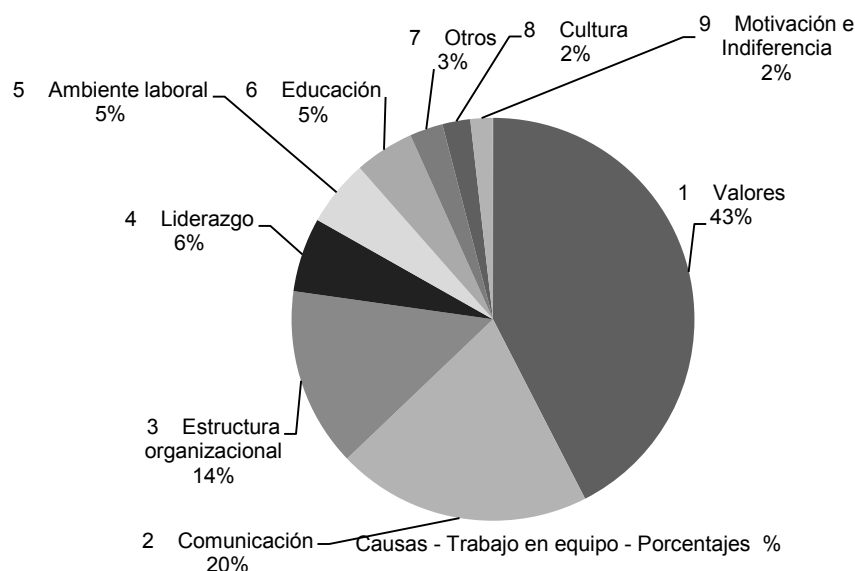
La pregunta da la oportunidad de responder dos causas a cada uno de los participantes en el cuestionario. Así, el número de respuestas ascendió a 940, lo que da un margen muy amplio de reflexión y análisis. Ver Tabla 4 y Figura 1.

Tabla 4. Causas de un NO Adecuado y/o Efectivo Trabajo en Equipo en empresas

Dimensiones categorizadas	1ra. selección	2da. selección	Total	%
1 Valores	181	218	399	42.45%
2 Comunicación	142	50	192	20.43%
3 Estructura organizacional	65	70	135	14.36%
4 Liderazgo	27	29	56	5.96%
5 Ambiente laboral	21	29	50	5.32%
6 Educación	19	26	45	4.79%
7 Otros	16	9	25	2.66%
8 Cultura	10	11	21	2.23%
9 Motivación e Indiferencia	12	5	17	1.81%
Total	493	447	940	100.00%

Se observa de manera muy significativa que la dimensión de Valores ocupa un 42.45% de la preferencia de los profesionales que participaron en la muestra.

Figura 1. Causas de un NO Adecuado y/o Efectivo Trabajo en Equipo en empresas



La sumatoria de las dimensiones Valores, Comunicación y Estructura organizacional alcanza un 77.24% de las causas que hacen que no haya un buen o adecuado trabajo en equipo en las empresas.

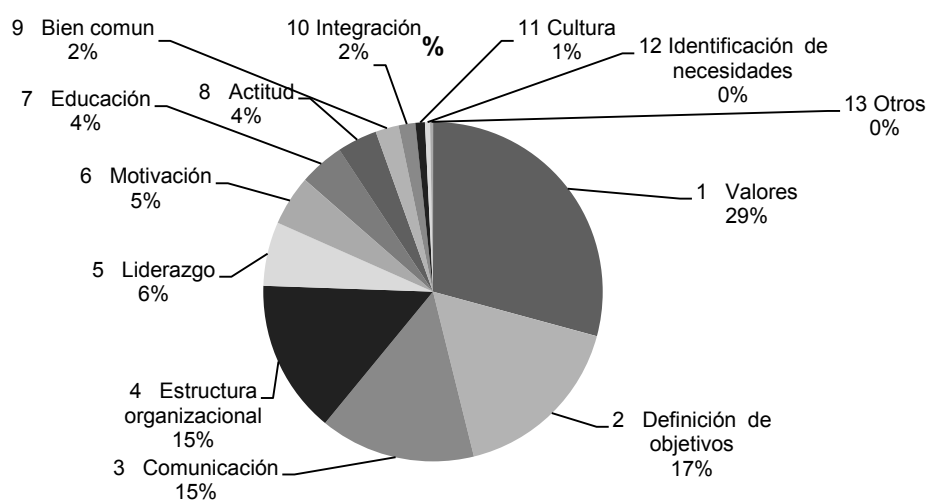
5- La siguiente pregunta que se refiere a: ¿Qué factores principales, soluciones o maneras podrías sugerir para mejorar el trabajo en equipo en las empresas? La pregunta da la oportunidad de responder tres soluciones por participante, lo que hace que el número de respuestas ascendiera a 1444 generando una gama de posibilidades muy amplia que obliga a agruparlas en categorizaciones. Ver Tabla 5 y Figura 2.

Tabla 5. Soluciones para mejorar el Trabajo en Equipo en empresas

Dimensiones categorizadas	Ira. selección	2da. selección	3ra. selección	Total	%
1 Valores	107	158	157	422	29.22%
2 Definición de objetivos	70	95	79	244	16.90%
3 Comunicación	135	45	34	214	14.82%
4 Estructura organizacional	62	74	75	211	14.61%
5 Liderazgo	35	26	27	88	6.09%
6 Motivación	15	33	21	69	4.78%
7 Educación	32	16	14	62	4.29%
8 Actitud	20	15	20	55	3.81%
9 Bien comun	16	16	0	32	2.22%
10 Integración	0	0	23	23	1.59%
11 Cultura	4	9	0	13	0.90%
12 Identificación de necesidades	0	0	7	7	0.48%
13 Otros	0	4	0	4	0.28%
Total	496	491	457	1444	100.00%

Se aprecia nuevamente de manera prominente que la dimensión de Valores alcanzó un 29.22% de la preferencia de los profesionales que participaron en la muestra. En este caso de soluciones propuestas produjo una categorización denominada Definición de objetivos que alcanzó un 16.90%. La sumatoria de las dimensiones Valores, Definición de objetivos, Comunicación y Estructura organizacional alcanzaron un 75.55% de las soluciones propuestas para mejorar el trabajo en equipo en las empresas.

Figura 2: Soluciones para mejorar el Trabajo en Equipo en empresas



Los resultados analizados nos demuestran la importancia de la aplicación de valores en el trabajo en equipo entre otros grupos categorizados de variables resultantes.

CONCLUSIONES

La investigación induce a la reflexión y necesidad del Trabajo en Equipo y se deriva la relevancia de los valores éticos aplicados a la empresa. De allí, se puede deducir que:

Los valores éticos son necesarios en el Trabajo en Equipo de manera independiente del sexo, edad, nacionalidad y de la profesión.

Los porcentajes obtenidos al sumar las respuestas referentes a la necesidad del Trabajo en Equipo en las empresas fueron muy elevados. “Muy necesario y bastante” alcanzaron el 98.80% en la Empresa, lo cual nos incita a implementar más programas de integración y desempeño de equipos de trabajo en cualquier tipo de organización.

La falta o inapropiada aplicación de valores éticos resulta ser en este estudio, la causa principal y muy significativa de un no adecuado o no efectivo Trabajo en Equipo. De modo similar, al sugerir los participantes de la muestra factibles soluciones para mejorar el comportamiento organizacional, vuelven a ser los valores éticos el factor o manera de solución con mayor preponderancia.

Las categorizaciones que se han creado, producto de la data obtenida en este estudio, nos abren y amplían un espectro de conocimientos para identificar, conocer y concientizar las causas, soluciones factibles y formas efectivas para mejorar el Trabajo en equipo.

El trabajo en Equipo está presente en nuestra vida diaria como seres interdependientes y exige una fusión con el comportamiento organizacional y la aplicación de valores éticos dentro del medio empresarial en el trabajo que nos desenvolvamos.

El marco teórico, corrobora, soporta y hace énfasis en los conceptos del Trabajo en equipo y su relación con los valores éticos.

En el estudio, se establecen en base a la data suministrada, como dimensiones creadas y/o variables, los términos de comunicación, valores, liderazgo, motivación, educación, cultura, estructura organizacional, ambiente laboral, integración, definición de objetivos y otros, los cuales están presentes en las organizaciones y en sus equipos de trabajo.

“La individualidad del ser humano se prueba al obtener efectividad en los resultados cuando trabaja en equipo”.

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ANÁLISIS DE LAS REFORMAS ECONÓMICAS DEL 2013 PROMOVIDAS POR EL GOBIERNO CHINO Y SUS IMPLICACIONES EN EL ÁREA ECONÓMICA

Adriana Patricia Soto Aguilar, Benemérita Universidad Autónoma de Puebla

RESUMEN

En este trabajo de investigación analizo el papel que juegan las reformas económicas del 2013 de la República Popular de China, y su política económica-social, visto en varias perspectivas de análisis comercial, los problemas y desafíos que se enfrenta este país con más de 1340 millones de habitantes y el 21% de la población mundial además de ser referente comercial para nuestro país, México. El análisis se basa en los informes redactados por el propio gobierno chino y en documentos y datos oficiales pertenecientes a Organismos Internacionales

PALABRAS CLAVE: Contaminación, pobreza, comercio exterior, política comercial

ANALYSIS OF THE 2013 ECONOMIC REFORMS PROMOTED BY THE CHINESE GOVERNMENT AND THEIR ECONOMIC IMPLICATIONS

ABSTRACT

In this research I examine the role that the economic reforms of 2013 in the People's Republic of China play, and its economic and social policy, seen in several perspectives of business analysis, problems and challenges that this country faces more de 1340 million population and 21% of the world population as well as being a commercial reference to our country, Mexico. The analysis is based on reports made by the Chinese government itself and in official documents and data pertaining to international organizations

Economic Model of the Chinese Government (1978-2009), which averaged 9.6% annual growth in gross domestic product (GDP) increasing income and consumption per capita of their country in the past thirty years China's real GDP multiplied thirteen times, real GDP per capita is now in economic dilemma before the downturn that the world and now you have China, which according to the World Bank, contributed 0.5 percentage points to global economic growth of 3.9% in 2006 only in 2006 China was already the world's fourth largest, after the United States, Japan and Germany, with a total GDP of 2,720 billion economy. China a people who still lack the basic necessities is enjoying relative productivity, the "socialist" system also means poverty and inequality in China which is accompanied by high levels of pollution this is because there is no growth policy equitable between rural and urban areas, according to the latest statistics from the Ministry Chinese on housing construction has increased housing demand despite the overpopulation that count. (Shen, 2003). Recent policies of the central government of China has decreased poverty rates in urban areas only, they have exponentially increased rates of contaminants, whereas in areas such margins pollution becomes highly vulnerable by natural disasters or by the same pollution generated by the rapid economic growth, (Xinhua, 2011).

JEL: A13, D60, F18, N35

KEYWORDS: Pollution, Poverty, International Trade, Trade policy

INTRODUCCIÓN

El Modelo económico del Gobierno Chino (1978-2009), que alcanzó un crecimiento anual promedio de 9.6% en su producto interno bruto (PIB) real aumentando el ingreso y consumo per cápita de su país. En los últimos treinta años el PIB real de China se multiplicó trece veces, su PIB real per cápita hoy se encuentra en disyuntiva económica ante la desaceleración que vive el mundo y que hoy padece China, país que según del banco mundial, contribuyó en 0.5 puntos porcentuales al crecimiento económico mundial de 3.9% alcanzado en 2006. Tan solo en el 2006 China ya era la cuarta economía más grande del mundo, después de los Estados Unidos, Japón y Alemania, con un PIB total de 2,720 billones de dólares.

China un pueblo que aún carece de los productos de primera necesidad esta disfrutando de relativa productividad, el sistema “socialista” también implica pobreza y desigualdad en China la cual es acompañada con altos índices de contaminación esto se debe a que no hay una política de crecimiento equitativo entre zonas rurales y urbanas, según las estadísticas más recientes del Ministerio Chino en materia de construcción de viviendas han aumentado la demanda de vivienda a pesar de la sobrepoblación con la que cuentan. (Shen, 2003). Las recientes políticas del gobierno Central de China han disminuido los índices de pobreza solo en áreas urbanas, estas han incrementado exponencialmente los índices de contaminantes, mientras que en las zonas marginas dicha contaminación se convierte en alta vulnerabilidad a través de los desastres naturales o por la contaminación misma que ha generado el crecimiento económico acelerado, (Xinhua, 2011).

Análisis de las Políticas Económicas del 2013 promovidas por el PPCH

1.-Desarrollo Industrial Desequilibrado.-La República Popular de China que es el principal comercializador de tecnología refleja su avance y supremacía económica en el comercio ilegal agrediendo las marcas y patentes así como los derechos de autoría y regalías sin embargo, si bien es cierto que el mundo capitalista ha sido víctima de la contaminación que generan las actividades económicas. China ha sido catalogada por los científicos en materia ambiental como uno de los principales países contaminantes del planeta, además de ser precursor del calentamiento global la fomentar el consumismo internacional de sus productos de mala calidad a precios bajos.

2.-Política de Comercio Exterior.- Falta de claridad de protocolos comerciales internacionales aunado a su producción nacional, en materia de comercio exterior las políticas comerciales de China presenta 14 productos en la lista de mercancías con alto grado de toxicidad, entre los que se destacan juguetes para uso en infantes menores a los tres años, otros productos relacionados con el uso diario etc. (Xinhua, 2011).

3.- Escaso desarrollo endógeno de la tecnología privada y estatal aunado a dependencia tecnológica y necesidad de incrementar las políticas de asistencia educativa el éxito de China sigue siendo la sobrepoblación es decir mano de obra abundante y poco calificada.

4.-La política económica gradual de liberalización y apertura hacia la inversión extranjera directa (En 1997 empieza el plan para la reestructuración de la propiedad de un gran número de empresas en propiedad del estado, mientras que en 1999 se promulga la reforma constitucional que reconoce explícitamente a la propiedad privada) en el campo industria y comercio son inconsistentes con la ideología comunista, (ver siguiente Tabla 1). Para fomentar la inversión extranjera, el Gobierno Chino creó las zonas económicas en la zona costera, gozando de garantías legales e incentivos fiscales e infraestructura pública, política complementaria con la creación de una nueva clase de negocios, el Getihu, empresas pequeñas con 8 o menos empleados, los cuales a finales de los setenta este tipo de negocios eran considerados ilegales,

mientras que a principios de los 200 ya existían en China más de 26 millones de estos negocios privados individuales y familiares, política detonante para generar la clase empresarial nacional China e incrementando los niveles de consumo interno chino en 3.7 billones de dólares y disminución del ahorro. China ha promovido reformas de control macroeconómico por más de 4 billones de yuanes.

Tabla 1. China. Inversión Extranjera Directa Acumulada.1990-2007

Año	IED Acumulada (Billones de USD)	Año	IED Acumulada (Billones de USD)
1990	3.5	1999	40.3
1991	4.4	2000	40.7
1992	11.0	2001	46.9
1993	27.5	2002	52.7
1994	33.8	2003	53.5
1995	37.5	2004	60.6
1996	41.7	2005	60.3
1997	45.3	2006	69.5
1998	45.5	2007	74.8

Fuentes: China Statistical Yearbook; varios números. National Bureau of Statistics. Datos estadísticos, Ministry of Commerce.

RESULTADO DE LAS REFORMAS ECONÓMICAS DEL 2013 PROMOVIDAS POR EL PCCH

Los problemas de sobreproducción para la década de los ochenta y noventa aun prevalecían de forma constante hoy en día con más de 300 millones de habitantes se sigue padeciendo una relación crítica entre población y sobre explotación de recursos no solo los demandantes en su territorio sino los que proceden de otras latitudes del planeta, situación ya planteada desde el punto de vista económico bajo la óptica Malthusiana. (Soto, 2012). Este fenómeno hace que la población china emigre a otras partes del mundo para tener libertad en sus decisiones, sociales y comerciales aumentando el peso poblacional de otros países. Parte de la población china presenta también elevados índices de pobreza y por lo tanto de condiciones insalubres y de desnutrición, ante tal panorama el gobierno Chino pretende restringir y castigar las especulaciones relacionadas con productos de primera necesidad contradictorio con la política del sistema colectivo de granjas administrado por las familias de campesinos que trabajan las tierras a quienes se les a permitido vender sus productos en el mercado nacional.

En contraparte las políticas empresariales implican desigualdad social no le ha permitido tener prácticas justas en laboral y materia ambiental (Soto, 2012). Tan solo es hasta mediados de los noventa -1995- se establecen los términos contractuales para el personal que labora en las empresas solo del estado. Así mismo existe un estancamiento social, donde sus usos y costumbres pertenecen a las tradiciones de los siglos pasados, sin percatarse del daño ecológico que generan al planeta al enviar productos con baja calidad, sin dejar de lado los casos de corrupción que vive el país.

Aun deficiente el ramo de políticas claras y políticas actualizadas de prevención ambiental por parte de los agentes importadores y exportadores chinos prevalecen los escasos controles de calidad y de la negligencia en materia de seguridad en la mayoría de la producción de mercancías, incluido los productos falsos que incluyen a los fármacos adulterados, como es el caso del fármaco xinfu antibiótico de pobre calidad y de bajos niveles de esterilización. (China Bussiness News, 2007). Al aumentar la población, producción y economía en China, se aumentan los índices de contaminación y devastación de los recursos naturales, controlar la población en china solo es un parte del problema ya que China no solo produce para abastecer la demanda nacional su política de comercio exterior es en base a la demanda mundial, sin dejar de lado los casos de corrupción(Los sobornos y regalos de este funcionario eran provenientes de las compañías farmacéuticas de Hainan Kongliyuan Grup por aprobar 277 medicamentos, de las cuales 100 fueron

aprobadas en el transcurso de solo un año. Sin embargo en materia de corrupción el caso no es aislado más de 30 personas están involucradas en el caso incluyendo a otros funcionarios como Cao Wenzhuang ex Director del Departamento de Registro de Medicamentos de la AEAM. (Xinhua, 2007). En dicho caso las autoridades chinas solo han manifestado su interés en fortalecer la supervisión de sus funcionarios en materia de salud. Sin embargo queda claro las prácticas de corrupción y abuso del poder golpean también al gobierno chino. El caso de Zheng quedo manifestado a nivel local al ser expulsado del Partido Comunista de China (PPCH), tras ser investigado por la Comisión Central de Control Disciplinario del PCCH y transferido a la Fiscalía Popular Suprema. El caso termino con la sentencia de solo 15 años de prisión y la pregunta es ¿ y el daño a la sociedad internacional donde queda?????. A este sonado caso de corte internacional se le une el del Subdirector de la Administración Municipal de Alimentos y Medicamentos de Quqihar Xun Fubo, de la provincia nororiental de Heilongjiang por aprobar medicamentos falsos uno de ellos es el armillarisin A inyectable causando la muerte de 11 pacientes después de sufrir alteraciones renales, en Guangdong. (Xinhua, 2007)

) que vive el país.

El fenómeno del comercio informal también ataca a la propia economía china y el resto del mundo puesto que un gran número de trabajadores rurales emigran a las urbes chinas en busca de mejores oportunidades de vida, sin embargo la mayoría de ellos tienen bajos niveles de educación, por lo cual en su propio país se ha fomentado la corrupción y el abaratar el mercado laboral. Los acuerdos salariales quedan poco claros o bien están remunerados por debajo de los promedios mínimos establecidos, los pagos salariales no siempre están debidamente definidos

CONCLUSIONES

Las políticas del PCCH presentan retos en los siguientes rublos:

- 1.- Amenaza constante en el aumento de precios de la canasta básica,
- 2.-Deficiente los cuidados al sector salud
- 3.- La corrupción gubernamental no se ha eliminado
- 4.- Aumento en la brecha entre ricos y pobres ciudadanos de raza amarilla,
- 5.-crisis en vivienda,
- 6.- Deficiencia en el desarrollo de políticas en torno a la educación,
- 7.-Políticas de seguridad alimentaria aun deficientes vinculadas a los productores
- 8.-Políticas endebles que disminuyan los índices de contaminación ambiental
- 9.-A pesar del ingreso a la OMC sigue la constante en piratería y baja calidad en productos.

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Adriana Patricia Soto Aguilar, profesora-investigadora, de la Benemérita Universidad Autónoma de Puebla, adscrita a la Licenciatura en Comercio Internacional, se puede contactar en la Facultad de Administración, Avenida San Claudio sin número, edificio 103-A, Puebla México

REDUCCIÓN DE MERMA EN UNA MAQUILADORA AUTOMOTRIZ

Karla Alamillo Reyes, Instituto Tecnológico de Orizaba
Marcos Salazar Medina, Instituto Tecnológico de Orizaba
Ana Cristina Villarreal Toral, Instituto Tecnológico de Orizaba

RESUMEN

El presente artículo, muestra cómo reducir el desperdicio de materia prima en un proceso de elaboración de mangueras en una maquiladora automotriz, utilizando algunas herramientas como son: mapeo de la cadena de valor y el diagrama de Ishikawa, facilitaron el análisis y obtención de la cauda raíz del incremento del desperdicio presentado en dos áreas del proceso de producción de mangueras. Se localizaron las variables que generaban el desperdicio y se estableció un procedimiento de control para ellas. Logrando una reducción de 43% del material desperdiciado en el proceso de corte de puntas en mangueras, 2.1% en la longitud de corte de manguera establecida anteriormente en el diseño, así como, reducción de 5.08 segundos en el tiempo de proceso de producción para 84 modelos y 10.16 segundos en 6 modelos.

PALABRAS CLAVES: Reducción de Merma, Porcentaje de Encogimiento, Tiempo de Proceso, Anillo Bipartido y Tapón

WASTE REDUCTION IN AUTOMOTIVE MANUFACTURE

ABSTRACT

This article shows how to reduce the waste of primary stuff in a manufacturing-hose- process, applied in an Automotive Manufacture Factory, using some tools such as: mapping the value-chain and the Ishikawa diagram; these make the analysis easier to obtain the increasing-root of the waste given in two areas of the hose production process. The variables that generate the waste were located and it was possible to stablish a control procedure for them. Getting as a result a reduction of 43% of the material wasted during the process of hose-tops cutting; 2.1% in the length-hose cutting stablished previously in the design, besides the reduction of 5.08 seconds during the processing time of production for 84 models and 10.16 seconds in 6 models.

JEL: C42, C44, D21, D24, E21, E23, J22

KEYWORDS: Waste Reduction, Shrink Percentage, Processing Time, Ring Bipartite and Stopple

INTRODUCCIÓN

Una maquiladora de mangueras automotrices busca reducir la merma dentro de su proceso de producción, el cual cuenta con cinco subprocesos: extrusión, curado, lavado, corte de puntas y empaquetado, dónde el subproceso de corte de puntas presenta un incremento en el desperdicio de material, el cual se integra en al desperdicio interno total de la planta con más de 180,000 libras mensuales, con un costo de 1 millón 798 mil euros anualmente, pudiendo ser el resultado del uso ineficiente del equipo, material, trabajo, o capital humano. El uso de la herramienta de Mapa de la Cadena de Valor (MCV), ayudó al análisis del proceso de producción de manguera de la línea de producto Dayco. Tomando como base la investigación documental, la observación directa y la entrevista se elabora un MCV, que especifica y localiza los elementos necesarios en la producción de los que no agregan valor. Con el MCV, se obtienen lo siguiente: Lead time de fabricación (tiempo de entrega de fabricación de un lote de 10 piezas), número de personas requeridas en cada

subproceso; tiempo de preparación y de proceso de las máquinas; velocidad requerida de las máquinas de extrusión de acuerdo a la longitud de manguera y localización de áreas generadas de merma.

El MCV de la línea Dayco junto con el uso de otras herramientas facilitó la detección del área de oportunidad y a establecer el proyecto de mejora. La implementación del proyecto de mejora logró eliminar el proceso de corte de una o en ambas puntas de la manguera, y reducir la longitud de corte de manguera, en consecuencia se redujo la merma, la mano de obra, tiempo de proceso e incremento del rendimiento. Las herramientas utilizadas en el proyecto, que forman la base teórica para la reducción del desperdicio en la empresa. Después, se describe la metodología utilizada para reducir la merma mediante la eliminación del proceso de corte de una o ambas puntas de las mangueras automotriz. Posteriormente se establecen los resultados obtenidos, así como las conclusiones de éstas.

REVISIÓN DE LITERATURA

Existen diversas definiciones de merma, pero se definirá forma general, como la pérdida de las características físicas del producto o elementos utilizados para su elaboración, por ejemplo el peso, volumen, longitud, entre otros. Hernández y Cano (2010), describen y clasifican la merma de la siguiente manera:

Merma administrativa: producidas por errores en los movimientos administrativos.

Merma operativa: se generan por descuidos en las operaciones, negligencia o actos indebidos, producto dañado, desperdicio de material por operaciones ineficientes.

Merma natural: es proporcionada por los productos perecederos, es el producto que presenta una caducidad expirada y no es apto para su venta.

Merma por robo: se genera por situaciones de hurto, ya sea monetario o de producto físico.

Merma por producción: desperdicio de materia prima cuando se efectúa el proceso de manufactura de un producto.

Todo tipo de merma se encuentra presente en el proceso. ISO 9000:2005 (2014) define proceso como: “Cualquier actividad, o conjunto de actividades, que utiliza recursos para transformar elementos de entrada en resultados puede considerarse como un proceso”. Para que las organizaciones operen de manera eficaz, tienen que identificar y gestionar numerosos procesos interrelacionados y que interactúan entre ellos, existen diversas herramientas que ayudan a la identificación de éstos. Una herramienta empleada en la identificación de procesos, es el Mapeo de la Cadena de Valor, también, conocida como VSM (Value Stream Mapping por sus siglas en inglés), es una técnica reciente, utilizada por Toyota en su versión de Lean Manufacturing (Pais, 2013). Un VSM tiene como objetivos, eliminar el desperdicio, respaldar la mercadotecnia y las estrategias de negocios, éste, no sólo muestra dónde se están documentando los procesos, y cómo se realiza el trabajo, sino a dónde se quiere ir a través de la definición de un proceso que sea rápido y económicamente eficiente, el cual es plasmado en un mapa de estado ideal o de futuro, e identificar las dificultades a vencer (Locher, 2008). Muchas de las fábricas de productos automovilísticos, emplean los polímeros como material principal, mejor conocido como plástico. Los polímeros son materiales que están constituidos por muchas unidades llamadas monómeros, las cuales le proveen a estas macromoléculas pesos moleculares enormes en el orden de varios miles o más. Los polímeros se clasifican de acuerdo a sus propiedades físicas y mecánicas en tres grandes grupos:

Termopolímeros: Pueden ser moldeados cuando son calentados. Ejemplo polipropileno, polietileno, polietileno, etc.

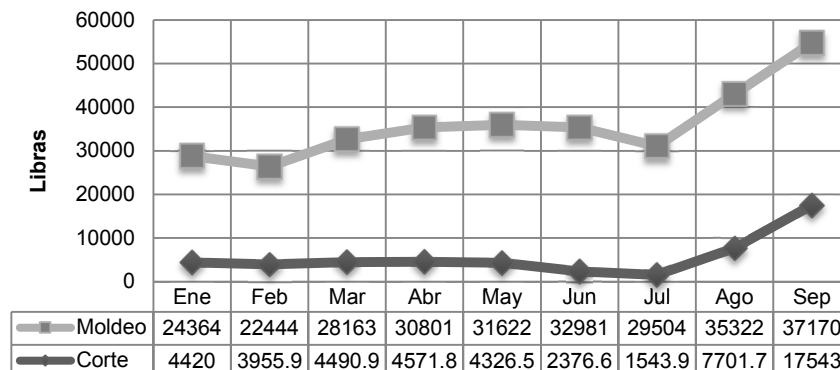
Termorrígidos: Son materiales entrecruzados duros, no maleables y no flexibles. Ejemplo la fórmica, melamina, baquelita, etc.

Elastómeros: Material Entrecruzado flexible y extensible. Ejemplo el caucho, las gomas, etc.

METODOLOGÍA

Se selecciona el producto de acuerdo a: (1) al área generadora de desperdicio, (2) que no pierda las propiedades físicas del material desechado. La figura 1, muestra las cantidades de libras desechadas y las áreas dónde se genera. El producto de la línea Dayco cumple con los dos elementos anteriores.

Figura 1: Desperdicio de manguera por área, año 2013



En la figura se muestra el desperdicio de manguera generada en las dos principales áreas de la fábrica: Moldeo y Corte. Esta representación se efectuó en los meses de Enero a Septiembre, aunque en él se identifica al área de Moldeo como principal generadora de desperdicio en comparación con el área de Corte de puntas, sin embargo, la diferencia entre ambas radica en el material desechado, en Moldeo el termopolímero pierde sus propiedades físicas al aplicarse gran cantidad de calor en el proceso, mientras que la merma en el área de Corte se produce al seccionar las puntas de la manguera.

Se efectuó el diagnóstico, mediante un Mapa de la Cadena de Valor del proceso de producción de un modelo de la línea Dayco, exponiendo de forma gráfica, las áreas, equipos o maquinarias y capital humano necesario; tiempos de proceso, de máquina y de traslado para la producción de un lote de 10 piezas, la tabla 1, resume los resultados obtenidos en el VSM de un producto de Dayco, con la finalidad de obtener un panorama general del proceso.

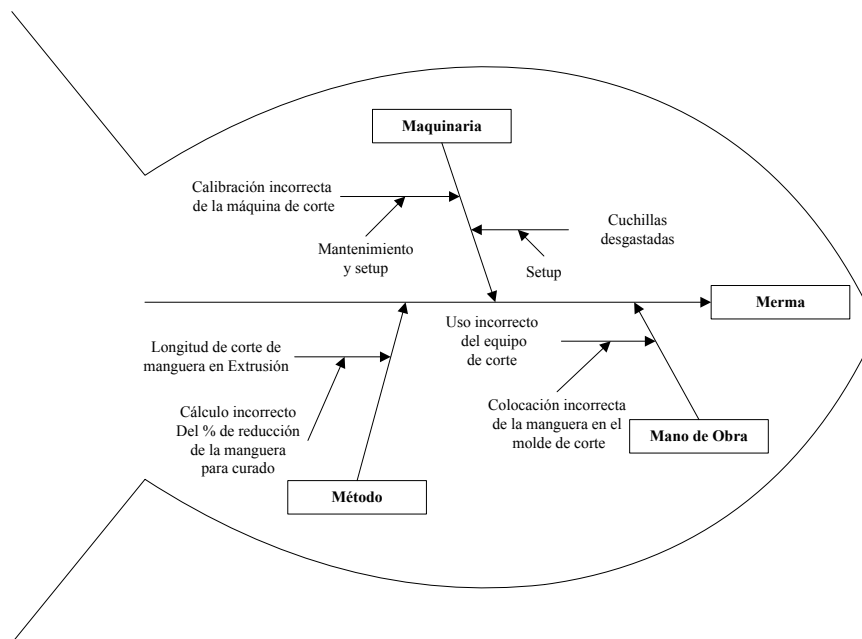
Tabla 1: Requerimientos Por Área Para Producción de un Lote de la Línea Dayco

Área	Maquinaria O Equipos	Tiempo De Proceso Por Área	Capital Humano
Extrusión	12	8.74 minutos	1
Almacén de Preforma	0	240 minutos	2
Curado	1	32 minutos	5
Lavado	1	16 minutos	1
Corte	1	2.03 minutos	1
Ensamble de aditamentos	1	1.17 minutos.	1
Empaque	1	2.32 minutos	1
Embarque	1	Espera de piezas hasta completar demanda del cliente	2

En esta tabla, se sintetizan los datos plasmados en el VSM elaborado para un producto de la línea Dayco, dividido por áreas, máquinas necesarias o equipos, el tiempo de proceso requerido, y el número de personas para producir un lote con 10 piezas. Para el área de embarque no se ha especificado el tiempo de proceso, debido a que, éste depende del cumplimiento de la demanda de los clientes para posteriormente realizar el embarque de las piezas a los destinos especificados. La tabla no muestra los tiempos de desplazamiento, éstos fueron incluidos en el tiempo de proceso por área.

El diagrama de Ishikawa, se empleó para determinar las posibles áreas de oportunidad para la disminución de merma, la figura 2, ejemplifica, las posibles causales del incremento de desperdicio, para después ser estudiadas a profundidad y determinar cuál de ellas presenta un área de oportunidad.

Figura 2: Diagrama de Ishikawa de Generación de Merma En el Área de Corte



Esta figura ejemplifica las tres categorías que emergieron: maquinaria, referente a lo requerido o involucrado con el equipo; mano de obra, incluye no sólo al trabajador, sino las capacitaciones, e instrucciones ente otros; y método, constituyen todo aquello utilizado en la forma de realizar el trabajo; éstas categorías fueron empleadas para clasificar y abordar las probables causas del incremento de merma, como, el uso incorrecto del equipo por la colocación incorrecta de la manguera en el molde de corte, cálculo incorrecto de longitud de corte de la manguera o el mantenimiento y calibración de las máquinas de corte.

Se estableció tres categorías para clasificar las causales: mano de obra, maquinaria y método. Entre las posibles causales se encuentran: Calibración incorrecta de la máquina de corte, el desgaste de las cuchillas, que no se cuenta con las instrucciones y capacitaciones pertinentes para el uso adecuado de las maquinas en general. Uso incorrecto del equipo, colocación incorrectamente la manguera sobre el molde de corte, el operador no cuenta con el conocimiento suficiente sobre instrucciones de trabajo y capacitación sobre el uso de herramientas de trabajo, y cómo realizar los cortes de las puntas. Se muestra de forma gráfica y descriptiva cómo realizar la inspección, colocación y uso de la cuchilla en la máquina, el posicionamiento de los moldes y cómo seccionar de las puntas, que es colocada al frente del operador para ser consultada en cualquier momento. Cálculo incorrecto de la longitud de corte, el cual se determina al realizar el diseño o la construcción de cada modelo de manguera. Mediante una inspección en los diseños y cálculos efectuados en los modelos de la línea Dayco, se presenta un área de oportunidad si se reduce el área de material sobrante en las puntas de la manguera.

La revisión de los diseños se efectúa recalculando los rangos de tolerancia para reducir la longitud de corte en el proceso de extrusión, hallando la forma de eliminar el proceso de corte en una o ambas puntas de la manguera, al emplear dos dispositivos en el mandril (tubo de acero empleado introducido en el interior de la manguera para darle forma a la manguera aplicando calor a través de una autoclave), para controlar la reducción del volumen de manguera y la deformación de sus puntas en el proceso de curado. Para la eliminación de una punta se emplea un anillo bipartido en la base del mandril, y para eliminar el corte de ambas puntas se usa el anillo bipartido más un tapón para la punta superior del mandril, como se muestra en la figura 3.

Figura 3: Mandril con Anillo Bipartido y Tapón



La figura muestra como luce un mandril (tubo de aluminio) montado sobre el carro de la autoclave. El mandril es usado para dar forma al introducirse en el interior de la manguera mediante la aplicación calor durante 15 minutos una vez que ha sido ingresado el carro a la autoclave, su forma (largo, ancho y grosor) del mandril depende del modelo de cada manguera. En la base del mandril se localiza el anillo bipartido, en la parte frontal se visualiza la punta del mandril, la cual contiene en tapón. Al fondo de la figura, puede distinguirse como luce la manguera una vez que es colocada sobre el mandril.

La selección de los modelos para la prueba piloto se determinó de acuerdo a la programación de producción, con una demanda continua y volúmenes altos de producción, obteniendo 84 modelos para implementar la eliminación del proceso de corte de una punta, y para ambas punta sólo se seleccionaron 6 modelos, debido a que sólo algunos modelos aceptan la adaptación de los dos dispositivos (anillo bipartido y tapón). La prueba piloto fue efectuada durante 17 semanas, en los que, los 90 modelos se produjeron al menos durante un mes.

RESULTADOS

Aplicando la metodología anterior, se llegó a la reducción del desperdicio en un 43%, en los modelos de la línea de Dayco, a través de la reducción de la longitud de corte y la eliminación de un proceso, corte de puntas de manguera. La tabla 2, resume los resultados obtenidos, referente al material no desperdiciado, que se refleja también en un ahorro económico por pieza producida.

Tabla 2: Resultado por reducción de longitud de corte, y eliminación del proceso de corte

Número de Modelo	Tipo de Mejora	Longitud de Corte Anterior (Mm)	Longitud de Corte Actual (Mm)	Ahorro Longitud Por Pieza (Mm)	Ahorro Por Pieza (Dls)
73-001201	Corte 1 punta.	1000	930	70	0.20628182
73-121801	Corte 1 punta.	210	143	67	0.32283455
73-135601	Corte 1 punta.	470	435	35	0.13028326
73-141201	Corte 1 punta.	640	600	40	0.16164249
73-209101	Cero puntas	515	455	60	0.14970884
73-017901	Cero puntas	483	420	63	0.15499268

La tabla resume los resultados obtenidos de algunos modelos al recalcular la longitud de corte de manguera en el proceso de extrusión, así como la adición de dispositivos en el mandril, empleado en el proceso de curado de la manguera. Se especifica el tipo de mejora (corte de 1 punta o ambas puntas) efectuada en cada modelo, el ahorro de longitud, que es la diferencia entre la longitud anterior y la actual, también el ahorro en dólares por cada pieza, obtenido por el volumen que ha sido reducido en cada modelo multiplicado por el costo del material. También puede observarse que existe un mayor ahorro en la longitud en modelos que se han eliminado una punta que en las de ambas puntas, esto se debe a la forma que cada modelo tiene.

Éste proyecto mejoró el proceso de producción el cual no requirió de una capacitación adicional al personal,

una mejora sobre el mandril así como el análisis y ajuste en las longitudes de corte de la manguera determinadas en su diseño inicial. El proyecto tuvo un costo aproximado de \$9.933 dólares, recuperando la inversión en 8 semanas. Se obtuvo: reducción de 2.1% en longitud de manguera, ahorro del material con un valor de \$20,051 dólares en una producción de 281,360 piezas en 21 semanas por eliminados los cortes de puntas, reducción de 5.08 segundo del tiempo de proceso de corte en 90 modelos.

CONCLUSIONES

El uso de herramientas como Value Stream Mapping y diagrama de Ishikawa facilitaron: la detección de un área de oportunidad; el conocimiento de los elementos involucrados y que agregan valor al proceso; el análisis profundo de las posibles causales y el hallazgo de la causa raíz a la problemática enfrentada. La colaboración, experiencia, y visión conjunta de los ejecutivos de la organización, permitieron impulsaron la innovación de una herramienta de trabajo, para mantener el control de la variables, y conseguir de manera efectiva la eliminación de un proceso generador de merma. Aunque hubiera significado una gran inversión, el retorno de la inversión fue en menos de 4 meses, con resultados significativos en: mano de obra, material desperdiciado, tiempo de producción, las cuales, representan para las grandes corporaciones demostrado que la búsqueda de la mejora continua, por pequeña que ésta parezca, puede significar grandes beneficios no sólo al cliente externo sino también al cliente interno.

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Karla Alamillo Reyes es Licenciada en Mercadotecnia y Publicidad por la Universidad Mexicana. Alumna de la Maestría de Ingeniería Administrativa del Instituto Tecnológico de Orizaba. Correo electrónico,

Marcos Salazar Medina es MC en Ingeniería Industrial, por la Universidad de las Américas – Puebla. Profesor Investigador en el Instituto Tecnológico de Orizaba, adscrito a la Maestría en Ingeniería Administrativa. Se puede contactar en el Instituto Tecnológico de Orizaba, Avenida Oriente 9 Número 852, Colonia Emiliano Zapata Cp. 94320, Orizaba, Veracruz. Tel. 01 (272) 7 24 40 96. Correo electrónico

Ana Cristina Villarreal Toral es Licenciada en Gestión y Dirección de Negocios por la Universidad Veracruzana. Alumna de la Maestría de Ingeniería Administrativa del Instituto Tecnológico de Orizaba. Correo electrónico,

EMPRENDIENDO UN NEGOCIO DE TURISMO ALTERNATIVO EN LA CIÉNEGA, VERACRUZ

Alejandra Martínez Orencio, Instituto Tecnológico de Orizaba
Ángel Machorro Rodríguez, Instituto Tecnológico de Orizaba
Edna Araceli Romero Flores, Instituto Tecnológico de Orizaba

RESUMEN

El turismo alternativo es una de las actividades que beneficia a las comunidades rurales, no solo en el aspecto económico, sino de manera social, cultural y ambiental, pero para que se tengan estos beneficios es importante realizarlo de manera adecuada. Este trabajo de investigación presenta las acciones realizadas para el emprendimiento de un negocio de turismo alternativo en la comunidad de La Ciénega, en el estado de Veracruz, México. Se comparte no solo el proceso que se efectuó, sino también las experiencias, concluyendo con las vivencias que se tuvieron mientras se trabajó con la gente de la comunidad; pudiendo observar que si se involucra a las personas de la comunidad de un principio, ellos aceptan la actividad del turismo y apoyan en el proceso pues entienden que pueden obtener un ingreso de este sector.

PALABRAS CLAVE: Emprender, comunidad, experiencias.

ENTREPRENEURSHIP FOR AN ALTERNATIVE TOURISM BUSINESS AT LA CIENEGA, VERACRUZ

ABSTRACT

Alternative tourism is an activity that benefits rural communities, not only in the economic aspect, but also in the social, cultural and environmental way; to get these benefits, it is important to be executed in the right way. This research presents the actions performed for an alternative tourism business entrepreneurship at La Cienega, Veracruz, Mexico. It is shared the process and the experiences gotten during the project. It's important and necessary to involve the community peoples since the beginning, so they accept the tourism activity and understand it as an extra income.

JEL: L26, M13, Q26

KEYWORDS: Entrepreneurship, Community, Experiences

INTRODUCCIÓN

Se presenta el proceso que se llevó a cabo para la implementación de la empresa de turismo alternativo *La Ciénega Eco Camping* en la comunidad de La Ciénega, Veracruz. Para lograrlo, es necesario realizar una revisión literaria que brinde un marco teórico de los conceptos utilizados y así entender la importancia de emprender, los componentes de un plan de negocios, las vertientes del turismo alternativo y sus conceptos. Una vez realizada esta revisión se prosigue al análisis de la problemática de la comunidad considerando puntos sociales, económicos y ambientales. Terminada la parte teórica se muestra el desarrollo del trabajo en el cual se describen las acciones realizadas durante la elaboración del plan de negocios, y así presentar lo resultados obtenidos; se finaliza con las conclusiones de los resultados obtenidos y de las experiencias que se tuvieron durante la implementación del proyecto.

REVISIÓN LITERARIA

El emprendedurismo es un impulsor fundamental del crecimiento económico, la productividad, la innovación y el empleo; se acepta de manera general como un elemento clave de dinamismo económico (OECD, 2013). El concepto tiene su origen en el término “empresario”, el cual fue utilizado por primera vez en los escritos del pensador francés Cantillon durante el siglo XVIII; en ellos señala que un entrepreneur, palabra de origen francés, es la persona que crea y pone en marcha una actividad empresarial. A través del tiempo se han originado otros conceptos de origen anglosajón como lo es entrepreneurship, término que hace referencia a la capacidad que tiene un sujeto de emprender y generar nuevos negocios, el término anglosajón, traducido al castellano se conoce como emprendedurismo (Martínez Rodríguez, 2008). Una herramienta fundamental de los emprendedores es el plan de negocios el cual se considera como un instrumento básico para la creación y dirección de una empresa, es el “documento de análisis con información ordenada para toma de decisiones sobre llevar a la práctica una idea, iniciativa o proyecto de negocios” (CONACYT, 2007), “define con claridad los objetivos de un negocio, y describe los métodos que se van a emplear para alcanzar los objetivos. Es un documento único que reúne toda la información necesaria para evaluar un negocio y indica los lineamientos generales para ponerlo en marcha” (IPN, 2006). “Tiene entre sus características ser un documento ejecutivo, demostrativo de un nicho o área de oportunidad, en el que se evidencia la rentabilidad, así como la estrategia a seguir para generar un negocio viable” (CONACYT, 2007). Un plan de negocios se conforma por la filosofía empresarial y cinco estudios que abarcan las áreas de una empresa, estos estudios son: Investigación de mercado o análisis de mercado, estudio técnico o ingeniería del proyecto, estudio económico-administrativo, estudio financiero, estudio de impacto ambiental.

El plan de negocios se puede aplicar para cualquier actividad emprendedora que se desee, como es en el sector de turismo. La Organización Mundial de Turismo (OMT) lo define como: “Las actividades que realizan las personas por un periodo de tiempo consecutivo inferior a un año, durante sus viajes y estancias en lugares distintos al de su entorno habitual con fines de ocio, por negocios u otros motivos”. Esta definición es ampliada por la misma organización mencionando que el turismo no es sólo una actividad sino que es “un fenómeno social, cultural y económico relacionado con el movimiento de las personas a lugares que se encuentran fuera de su lugar de residencia habitual por motivos personales o de negocios/profesionales. Estas personas se denominan visitantes y el turismo tiene que ver con sus actividades, de las cuales algunas implican un gasto turístico” (OMT, 2008).

Existen diversas maneras de clasificar el turismo, según el factor clave que se utilice, por ejemplo, Valence L. Smith propone una clasificación en base a las experiencias que proporcionan los destinos, definiendo seis categorías: Turismo étnico, turismo cultural, turismo histórico, turismo ambiental, turismo recreativo, turismo comercial (McIntosh & Gupta, 1990). Cárdenas Tabares, clasifica el turismo según el motivo del viaje: Turismo de descanso o de vacaciones, turismo de negocios, turismo deportivo, turismo de aventura, turismo religioso, turismo cultural, turismo científico, turismo gastronómico, turismo estudiantil, turismo de congresos y convenciones, turismo familiar, turismo de salud (Gurría Di-Bella, 1994). En un mismo destino turístico se pueden encontrar más de un tipo de turismo; todo va a depender en gran medida del motivo con el que vaya el turista y lo que ofrece los servidores turísticos.

Actualmente existe una fuerte tendencia hacia el cuidado y el acercamiento a la naturaleza, surgiendo una categoría nueva; el turismo alternativo, éste permite al hombre tener un reencuentro con la naturaleza, un reconocimiento al valor de la interacción con la cultura rural y permite a los países emergentes poder participar en este tipo de turismo. Además representa una oportunidad de participar y fomentar en los viajeros y en los pobladores de los lugares receptores, la necesidad de salvaguardar los recursos naturales y culturales, tal como lo menciona la Secretaría de Turismo (2004). Fontán Rodríguez (2014) menciona que esta modalidad del turismo expresa las transformaciones que ha ido teniendo las sociedades actuales con respecto a la revaloración de la naturaleza y a la utilización del tiempo libre, la SECTUR (2004) agrega el planteamiento de la sociedad ante la necesidad de una interrelación más estrecha con la naturaleza, la

preocupación en la conservación de los recursos naturales y sociales del área en que se efectúa la actividad turística. Es así como el turismo alternativo se basa en tres puntos característicos: 1. El motivo por el cuál se desplazó el turista, que es el de recrearse en su tiempo libre realizando diversas actividades en constante movimiento, buscando experiencias significativas. 2. Las actividades que busca desarrollar en y con la naturaleza de preferencia en estado conservado. 3. La actitud de compromiso de respetar, apreciar y cuidar los recursos que asume el turista para realizar las actividades. Con base en estas características se puede hacer una clasificación del turismo alternativo en tres grandes segmentos: Ecoturismo, turismo de aventura y turismo rural. Este turismo, puede impulsar el turismo social, el cual consiste en realizar actividades solidarias con diferentes colectivos más desfavorecidos en las comunidades locales, sin embargo no siempre se llevan a cabo estas acciones.

El ecoturismo, surge en los países en desarrollo como “una respuesta a la necesidad de generar alternativas de crecimiento económico que produzcan beneficios monetarios satisfactorios en regiones que atraviesan profundas crisis económicas; por otra parte, es el resultado de una toma de conciencia de empresarios turísticos y de turistas hacia la conservación y conocimiento de la naturaleza” (Sandoval S., 2006). El turismo rural es definido por Rafael Fuentes García como “aquella actividad turística realizada en el espacio rural, compuesta por una oferta integrada de ocio, dirigida a una demanda cuya motivación es el contacto con el entorno autóctono y que tenga una relación con la sociedad local” (Fontán Rodríguez, 2014). La Secretaría de Turismo (2004) lo define como “los viajes tiene como fin el realizar actividades de convivencia e interacción con la comunidad rural, en todas aquellas expresiones sociales, culturales y productivas cotidianas de la misma”. El turismo de aventura permite que los turistas se conviertan en protagonistas en una actividad que conjunta deporte y paisaje. La Secretaría de Turismo menciona que el turismo de aventura engloba los viajes donde se realizan actividades recreativas, asociadas a desafíos impuestos por la naturaleza. El turista que busca y gusta de estas actividades, quiere poner a prueba su condición física, reducir alguna tensión por medio de una descarga de adrenalina y la cual puede llegar a mejorar el estado emocional y físico de las personas, sin embargo, estas actividades sin las medidas de seguridad y la capacitación de los prestadores de servicios adecuadas, puede poner en riesgo la salud y la vida del turista.

Se considera que el ecoturismo y el turismo rural son las dos vertientes en las cuales, a diferencia del turismo de aventura, el turista se puede sumergir en la esencia del lugar, tanto en su parte ambiental como en su parte cultural y social. Una de las actividades que permiten realizar ecoturismo y turismo rural es el senderismo de interpretación ambiental, esta actividad consiste en realizar caminatas a través de veredas apropiadas, ya sea con la compañía y explicación de un guía o bien de manera auto guiada con el apoyo de señalética apropiada para comprender y apreciar lo que se está observando durante el recorrido, de igual manera se permite tener contacto con la cultura y gente del lugar donde se lleva a cabo esta actividad ya que los guías pueden ser personas del lugar, por lo que ellos transmitirán ciertos conocimientos a los turistas. Es así como se considera que el senderismo funciona como puente entre los turistas y los pobladores de las comunidades rurales, ya que permite a los primeros caminar por lugares naturales de manera segura en comunidades rurales en donde, además de apreciar la naturaleza puede llegar a convivir y conocer la cultura del lugar, por otro lado, el senderismo es puente también para los pobladores ya que, al ver gente de otros lugares, pueden proporcionarles otros servicios como lo es comida, hospedaje, guías, venta de sus productos, entre otras actividades obteniendo un ingreso extra y un intercambio de culturas entre la rural y la urbana.

Problemática de la Ciénega

Uno de los mayores problemas sociales en México es la condición de pobreza; durante el 2012 se registraron 53.3 millones de personas pobres en el país, lo que representa el 45.5% del total de la población (CONEVAL, 2013). La situación afecta principalmente al sector entre 15 y 29 años de edad, el cual representa el 26.4% del total de la población (INEGI, 2010). Tal situación se hace palpable en municipios rurales como es el caso de La Perla, municipio localizado en la zona centro suroeste del estado de Veracruz y forma parte de la región natural de las Grandes Montañas dentro del Parque Nacional del Pico de Orizaba. Se encuentra conformada

por 50 localidades y la cabecera municipal. Cuenta con una población total de 23 648 habitantes; la cual el 52.08% se encuentra en un grado de marginación alto, mientras que el 39.58% de la población tiene un grado de marginación muy alto. (www.microrregiones.gob.mx). Estos grados de marginación se ven reflejados en la realidad económica, laboral y productiva que presenta; el 88.8% de su población lleva a cabo actividades del sector agropecuario y forestal, el 2.6% de la población se dedica al sector de servicios como es el comercio, autotransporte público y privado. En el sector industrial, se encuentran el 5.8% en el cual existen personas que desarrollan sus actividades en las industrias de la ciudad de Orizaba.

Existen algunas personas que tienen otros ingresos ya que realizan actividades como albañilería, o bien, tienen pequeñas tiendas de abarrotes en la comunidad (Gobierno Municipal de La Perla, 2008). Esta situación ha hecho que los pobladores opten por buscar oportunidades fuera del municipio, dando lugar a la emigración. El municipio de La Perla forma parte de la Cruzada Nacional contra el Hambre, esta programa, como se cita textualmente en el portal de la Presidencia de la República: “Es una estrategia que busca la inclusión y bienestar social, que se implementará a partir de un proceso participativo de amplio alcance. La Cruzada contra el Hambre está orientada a la población objetivo constituida por las personas que viven en condiciones de pobreza multidimensional extrema y que presentan carencia de acceso a la alimentación. Dentro de los objetivos que abarca este programa es aumentar la producción de alimentos y el ingreso de los campesinos y pequeños productores agrícolas y promover la participación comunitaria para la erradicación del hambre”.

Como apoyo al cumplimiento a este objetivo del programa, se busca brindar alternativas económicas a los pobladores de La Ciénega, que es una de las comunidades de La Perla. Cuenta con un total de 1,223 habitantes, de los cuales 590 son hombres y 633 son mujeres; la población se encuentra en un alto nivel de marginación y pobreza (www.microrregiones.gob.mx, 2013). Cuenta con un ecosistema que pertenece a los bosques templados en donde se pueden encontrar especies como pino, encino, oyamel entre otros. Este tipo de bosques ocupan el 16% del territorio nacional. Además del bosque templado también se encuentra el bosque de galería o ribera, llamado así porque la vegetación que se encuentra está vinculada principalmente a la ribera de un río. A pesar de la riqueza natural con la que cuenta la comunidad, las tierras cuentan con un alto grado de erosión provocada por la excesiva deforestación consecuencia del fenómeno de la tala clandestina que tiene un origen social en la que están involucradas comunidades de alta marginación cuyos habitantes no tiene alternativas económicas, según datos proporcionados por la Comisión Nacional de Áreas Protegidas (CONANP). A pesar de que La Ciénega es una de las comunidades que ejercen presión sobre el Parque Nacional del Pico de Orizaba por la tala clandestina aún no se encuentran registradas acciones. Sin embargo dependencias del gobierno como la CONANP, Procuraduría Federal de Protección al Ambiente (PROFEPA) y Comisión Nacional Forestal (CONAFOR) en conjunto con el gobierno municipal se encuentran desarrollando un Programa de Desarrollo Integral con una estrategia de atención a nivel regional que incorpore proyectos y propuestas de todas las instituciones que permita diversificar las opciones de ingreso de las comunidades. El propósito de este trabajo de investigación es desarrollar un proyecto productivo que se apegue a las acciones que se están llevando en el Programa de Desarrollo Integral, brindando a la comunidad una alternativa económica, que sea sustentable, conserve al medio ambiente por medio de la actividad de turismo alternativo y permita generar fuentes de empleos en la comunidad.

Desarrollo del Trabajo

Para determinar si la empresa es viable, se elaboró un plan de negocios con la finalidad de obtener una visión general del negocio, ya finalizado éste se prosiguió a obtener el financiamiento de dependencias gubernamentales y/o instituciones financieras para poner en marcha la empresa. Cómo se ha mencionado en la revisión literaria, consta de 6 elementos claves, a continuación se describe cada uno de ellos:

Filosofía empresarial: En ella se definió la naturaleza del proyecto, se estableció nombre del negocio, la visión, misión, valores y objetivos a corto, mediano y largo plazo; así como la descripción del producto a ofrecer. Esta parte es fundamental pues se plasman las bases del plan de negocios, se describe a detalle la

esencia del negocio que se desea poner en marcha. Una vez descrito el negocio, se procede a la investigación de mercados.

Investigación de mercados: Es el primer estudio del plan de negocios en el cual se determina si existe mercado interesado para el consumo del producto que se ofrece. En esta investigación se conoció el entorno en el que se desarrollará el negocio de La Ciénega Eco Camping, cuales son los competidores directos, los productos sustitutos, los proveedores y los clientes, una vez definidos estos puntos se procede al cálculo de la muestra para la aplicación del cuestionario, se consideró a la región de Córdoba-Orizaba, teniendo una población de 559,782 habitantes. Se aplicó la fórmula de población infinita:

$$n = \frac{Z_a^2 \cdot p \cdot q}{i^2}$$

Donde:

n: Tamaño de la muestra

Z: Nivel de confianza, generalmente se utiliza un nivel de confianza del 95% lo que equivale a $z_{\alpha} = 1.96$

p: Probabilidad a favor

q: Probabilidad en contra (1 - p)

i: Error de estimación, es decir, la precisión en los resultados.

Se prosiguió a realizar el plan de marketing donde se determinan las estrategias de promoción, los canales de distribución, canales de comunicación con la finalidad de promocionar el lugar. Ya terminada la investigación de mercados se procede al estudio técnico o la ingeniería del proyecto.

Estudio técnico: En este estudio se determina la ubicación de la empresa, considerando la micro y macro localización, con la ubicación se determina los proveedores que hay en la comunidad que complementen al servicio que se ofrece, de igual manera se considera la infraestructura con la que cuenta la comunidad como lo es vías de comunicación, servicios de teléfono, luz y drenaje principalmente. En el apartado de tamaño de la empresa, se considera la capacidad de diseño, capacidad de sistema y capacidad real que puede abarcar la empresa de acuerdo a la demanda que existe; por último se realiza los procedimientos que se deben seguir para obtener los productos finales que se ofrece al cliente, con base en este punto se da la pauta para saber el personal que se requiere así como las herramientas que son necesarias, información que será utilizada en los estudios de organización y dirección, así como el análisis financiero

Organización y dirección: En este apartado se considera la administración de recursos humanos en donde se definen la forma de organización que requiere la empresa, con base en sus necesidades funcionales y presupuestales. Se realiza una descripción de los puestos en los que se demuestran con claridad que cada persona del equipo es la más adecuada para las funciones que estarán a su cargo; además se establece la constitución legal de la empresa realizando análisis del marco jurídico en el cual va a funcionar la empresa, la determinación de la estructura organizacional más adecuada a las características y necesidades del proyecto. Impacto ambiental: En este apartado se consideran y ponen en práctica las Normas Oficiales Mexicanas las cuales permite a la autoridad ambiental establecer requisitos, especificaciones, condiciones, procedimientos, metas, parámetros y límites permisibles que deberán observarse en regiones, zonas, cuencas o ecosistemas para el aprovechamiento de recursos naturales, en el desarrollo de actividades económicas, en el uso y destino de bienes, en insumos y en procesos. Estas normas desempeñan un papel esencial en la generación de una atmósfera de certidumbre jurídica y promueven el cambio tecnológico con la finalidad de lograr una protección más eficiente del ambiente.

Análisis financiero: El desarrollo del análisis financiero tiene como objetivos principales el conocer la inversión o financiamiento necesaria para el negocio, determinar los ingresos esperados, la tasa interna de rendimiento y retorno de la inversión, así como el tiempo requerido para alcanzar el punto de equilibrio. Este

análisis es el que más información aporta acerca de la viabilidad del negocio y las posibilidades de que se convierta en una empresa exitosa. Los estudios financieros que se realizan en este análisis son: Flujo de efectivo, estado de resultados, balance general, se determina punto de equilibrio y se realizan una evaluación del proyecto con el calculo de la tasa interna de retorno (TIR) y valor presente neto (VPN).

RESULTADOS

Plan de Negocios

La filosofía de la empresa se determinó el nombre de la organización, La Ciénega Eco Camping, teniendo como objetivo posicionar a la comunidad como un destino ecoturístico. Ofrecerá un producto turístico compuesto por los servicios de hospedaje, alimentos, actividades recreativas y transporte. Estos servicios van dirigidos a las personas que disfrutan del contacto con la naturaleza, realizan actividades al aire libre, buscan descansar del estrés de la ciudad y tener un momento agradable, con este negocio se desea que además de ser una opción de descanso para los turistas, éstos y los pobladores tengan el compromiso de cuidar el medio ambiente y de ser una alternativa económica para la comunidad receptora.

Descrita la filosofía de la empresa se prosigue a la investigación de mercados se efectuó un estudio del entorno para conocer a los competidores en la región de Córdoba-Orizaba y a los del municipio de La Perla. Después de analizar el entorno, se diseñó una encuesta de 12 preguntas, para obtener el tamaño de la muestra se aplicó la fórmula mostrada en la revisión literaria dando como resultado un total de 96 encuestas por aplicar, con estos datos se procedió a la recolección de datos aplicando las encuestas durante la temporada de vacaciones de Semana Santa 2014 en la región mencionada anteriormente. Se tomaron diferentes puntos donde, por la temporada, existe una mayor afluencia de personas locales y de turistas. Los puntos que se consideraron para la encuesta fueron: Terminales de autobuses, parques principales de las ciudades, sitios naturales de las ciudades como: los 500 escalones, ojo de agua, laguna de Nogales, y en la taquilla del teleférico. Además se aplicó la encuesta por medio de una aplicación de las redes sociales, lo que permitió aplicar las encuestas a personas de otras ciudades del estado de Veracruz tales como Xalapa, Poza Rica, Tuxpan, también hizo posible que se aplicara la encuesta en los estados de Baja California, Puebla, Distrito Federal, e incluso países como Estados Unidos y Canadá. Una vez aplicada la encuesta y conocer si la propuesta de negocio tiene aceptación, después de haber aplicado el total de encuestas obtenidas en el desarrollo del trabajo, se obtuvieron las siguientes respuestas mostradas en la Tabla 1, donde se observa que: Se determina que existe un mercado interesado y dispuesto a hacer uso de los servicios que se ofrecerán en

La Ciénega Eco Camping, además que se observa que una actividad que es demandada es el senderismo, por lo que la actividad de senderismo de interpretación ambiental es una actividad que puede tener gran importancia. Con base en la información obtenida de los clientes potenciales, se determinaron los precios, los canales de distribución y comunicación, así como las estrategias de promoción a seguir, en las cuales se consideran el uso de redes sociales, páginas web, participación de ferias, hacer uso de materiales impresos como son volantes, lonas, folletos, además de medios de comunicación masivos como lo son el periódico, spots de radio, entre otros. Ya finalizado la investigación de mercados, se continuó con el estudio técnico, donde se determinó la ubicación de La Ciénega Eco Camping, tiene una un área total de 21,012.5 m². Para obtener la capacidad real se deben considerar la temporadas en las que habrá más demanda, según la encuesta aplicada se obtuvo que las temporadas que las personas visitan estos lugares son Semana Santa con un 13.54%, vacaciones de invierno con un 8.33%, y durante el verano con 47.92%, siendo esta última temporada la más alta; 30.21% de los encuestados prefieren visitar estos sitios durante el fin de semana. Durante el año, existen: 52 fines de semana, 15 días vacaciones de semana santa, 35 días vacaciones de verano, 18 días vacaciones de navidad y fin de año. Sumando estos días se obtienen 120 días disponibles, los cuales se considera como la capacidad real de La Ciénega Eco Camping, siendo 35 días durante las vacaciones de verano que será considerado como la temporada alta. Si se considera una capacidad de la cabaña de 6

personas, se traduce en 720 noches por año, mientras que para el sendero, considerando una capacidad máxima de 15 personas por visita, se obtiene que la capacidad real será de 1800 personas por año.

Tabla 1: Resultados de la Investigación de Mercados

Preguntas	Respuestas
1	El 58% del total de los encuestados pertenecen al género masculino.
2	Más del 60% de las personas que visitan estos lugares se encuentran dentro del rango de 20 a 35 años de edad.
3	98% de los encuestados han visitados destinos ecoturísticos, siendo la mayoría personas originarias de la región Córdoba-Orizaba representando el 72% del total de las encuestas.
4	Veracruz es el estado con mayores visitas a destinos ecoturísticos con un 50% de las encuestas, seguido por Quintana Roo que representa el 12.50%.
5	Los encuestados consideran que los elementos principales que captan su atención en estos lugares son los ríos y cascadas con un 47%, montañas con un 22% y actividades recreativas con un 12%.
6	Los motivos principales por los que las personas deciden ir a visitar estos lugares son: Tener contacto con la naturaleza (44%), descansar de la rutina (24%) y pasear con seres queridos (22%).
7	El 47% de los turistas viajan con sus familias, mientras que el 26% viaja en grupo de amigos.
8	Las actividades preferidas a realizar en los destinos ecoturísticos son: Senderismo (43%) y observación de flora y fauna (21%).
9	La temporada en la que se visitan estos destinos son durante las vacaciones de verano con un 48%, seguida de los fines de semana representando un 30% de las visitas.
10	En cuanto al tiempo en que permanecen los turistas en los destinos ecoturísticos, las cifras se encuentran muy cerradas, ya que el 31% realiza excursiones de un día, 31% pernocta una noche, mientras que el 38% prefiere quedarse más de una noche, siendo la estancia promedio de 2 noches.
11	Se considera que el hospedaje (46%) y las actividades recreativas (24%) son los principales servicios que debe tener el lugar para tener una agradable experiencia en el destino ecoturístico.
12	El 42% de las personas están dispuestas a pagar por persona y noche entre \$600 y \$700 por un paquete ecoturístico.
13	Se considera que el principal medio de publicidad que se utiliza para consultar destinos ecoturísticos es la página web (55%) seguido de las recomendaciones de otras personas con un 23%.
14	El 55% de los turistas prefieren recibir información del destino ecoturístico por medio del correo electrónico, mientras que el 23% prefiere a través de las redes sociales.

La tabla 1 muestra los resultados de las respuestas obtenidas en la aplicación de 96 encuestas en la región Córdoba-Orizaba, de igual manera la encuesta fue aplicada en redes sociales. En el cuestionario se solicitó información como edad, lugares naturales que ha visitado, elementos naturales más importantes para los encuestados que captan su atención, motivos por los cuales deciden ir a lugares naturales, si gustan viajar solos, con familiares o amigos, que actividades gustan más de realizar en estos lugares, la temporada en que visitan los lugares, el tiempo en que permanecen, los servicios que desean encontrar en un lugar natural, el precio que están dispuestos a pagar, entre otra información.

Para la organización y dirección de la empresa se contratarán los servicios de los pobladores de La Ciénega para ofrecer los alimentos a los visitantes, además se hará un convenio con la asociación que ofrece servicio de transporte hacia las comunidades de La Perla, esto con la finalidad de brindarles a los turistas un transporte seguro y cómodo. Para la seguridad y mantenimiento del lugar, se le pagará a dos personas por día laborado. La empresa se constituirá bajo el marco legal de sociedad cooperativa ya que estará integrada por las personas de la comunidad que aportarán su trabajo personal. Se consideró para el impacto ambiental las normas que deben ponerse en práctica como son la NOM-06-TUR-2009 en donde se señalan los requisitos mínimos de información, higiene y seguridad que deben cumplir los prestadores de servicios turísticos de campamentos, NOM-07-TUR-2002 muestra los elementos normativos del seguro de responsabilidad civil que deben contratar los prestadores de servicios turísticos de hospedaje para la protección y seguridad de los turistas o usuarios, NOM-010-TUR-2001 que señala los requisitos que deben contener los contratos que celebren los prestadores de servicios turísticos con los usuarios-turistas, NMX-AA-133-SCFI-2006, muestra los requisitos y especificaciones de los servicios turísticos para obtener certificación ambiental ecoturismo. Con el estudio financiero se determinó la inversión inicial necesaria para poner en marcha la primera etapa del proyecto asciende a \$1,000,000 considerando la construcción de una cabaña, la compra de una casa de campaña, el ensamble de pérgola pequeña y una palapa, la construcción y equipamiento de los senderos de interpretación ambiental, así como los gastos administrativos para poner en marcha el negocio.

Búsqueda y Obtención de Financiamiento

Una vez elaborado el plan de negocios, se prosiguió a la búsqueda y obtención de financiamiento; La Ciénega, como se había comentado en la problemática, se encuentra dentro del programa Cruzada Nacional Contra el

Hambre por lo que cuenta con mayores probabilidades de ser apoyada con distintas programadas gubernamentales que vayan de acuerdo con los objetivos del programa nacional, sin embargo es necesario conocer cuales son los apoyos que van de acuerdo a la propuesta de proyecto que se desea implementar. Para obtener esta información se visitó el Ayuntamiento de La Perla, y se entrevistó al entonces, Director de Medio Ambiente y Turismo, Biólogo Graciano Illescas Téllez, quien comentó que unas de las actividades productivas que más beneficios brinda a las comunidades rurales es el ecoturismo, puesto que el municipio cuenta con una riqueza natural y las dependencias de gobierno suelen apoyar económicamente para el impulso de esta actividad. Por lo tanto dentro de los objetivos de la dirección del medio ambiente y turismo se encontraba detonar esta actividad, sin embargo aun no contaba con un plan de trabajo establecido. Se asistió a una reunión de trabajo, organizada por el biólogo Graciano en la que estuvieron presentes representantes de las dependencias gubernamentales de SEMARNAT y CONANP, y representantes de las diferentes comunidades de La Perla, quienes expusieron las necesidades de los habitantes y solicitaron apoyos para proyectos que impulsen la actividad económica y así tener la posibilidad de obtener un mejor ingreso. Por parte de la iniciativa privada se expusieron propuestas de proyectos productivos, uno de estos se propuso para La Ciénega. Después de escuchar las necesidades de las comunidades y propuestas, los representantes de SEMARNAT y CONANP mencionaron algunos de los apoyos que brindan estas dependencias. De esta reunión de trabajo y por medio del municipio se solicitó el apoyo a la Secretaría de Medio Ambiente y Recursos Naturales (SEMARNAT) para la construcción y equipamiento de los senderos de interpretación ambiental por medio del Programa de Empleo Temporal (PET) este apoyo solicitado fue aprobado por un total de \$182,144 con este recursos se pudo costear la mano de obra para la construcción de los senderos así como la compra de materiales y herramientas necesarias.

Implementación del Proyecto

Para iniciar con el desarrollo del negocio se reunieron a las personas de la comunidad que participarían en el programa de empleo temporal para darles una charla sobre la finalidad de los senderos interpretativos y su diseño, una vez terminada la plática se pidió la opinión de los integrantes, la cual fue realmente interesante ya que comentaron que hasta el momento no había habido ningún proyecto de ese tipo en la comunidad, y algo realmente sorprendente fue la reacción de las mujeres, pues ellas expresaron, que de igual forma era la primera vez que se les consideraba e invitaba a trabajar en un proyecto de este tipo, esa opinión fue general entre las mujeres de todas las edades que iban desde los 20 años hasta los 56 años.

Unas semanas después de la plática, se recibió el primer pago para la compra de herramientas y materiales, una vez conseguidos se iniciaron labores el 8 de mayo del mismo año. La organización del trabajo fue por medio de cuadrillas, o pequeños grupos de trabajo, por lo que existieron 7 cuadrillas en total; tres de ellas se encargaron de abrir, limpiar y acondicionar los senderos, una estuvo a cargo de la carpintería, elaborando las mesas, sillas y carteles utilizados a lo largo del sendero, y por último hubo 3 cuadrillas de mujeres quienes se encargaron de sembrar flores y diseñar jardineras. Cada una de las cuadrillas se organizaron en cuanto a días y horarios para laborar.

El programa tuvo una duración de 4 meses, tres de estos meses, (mayo a julio) fueron destinados a la construcción de senderos, la cual se llevó a cabo en 3 fases; la primera fase fue la apertura, limpieza y acondicionamiento del lugar, una vez que avanzaron 700 metros, se inició con la segunda fase, que fue la incorporación de las cuadrillas de las señoras quienes empezaron a sembrar las plantas y diseñar las jardineras, pues como comentaban ellas había que aprovechar la temporada de lluvia para que las plantas sembradas crecieran y puedan florear. A la par estos 6 grupos, la cuadrilla de los carpinteros estuvieron trabajando en su taller elaborando las mesas y sillas solicitadas para tenerlas listas en la última fase que fue la colocación de éstas a lo largo del camino; durante el mes de agosto se realizó la construcción del mirador, baño, una palapa y una pérgola, estas construcciones fueron aportadas por un ingeniero quien apoyo en este proyecto con su trabajo, material y construcción.

Las dificultades que se tuvieron que afrontar fueron diversas, una de ellas fue que las personas de la comunidad expresaran sus dudas, inquietudes, quejas o ideas, generalmente se tenía la incertidumbre de saber si habían comprendido o no la idea general, pues así se les preguntara o pidieran que dijeran lo que habían entendido muchas veces se mantenían reservadas en sus opiniones. Para crear un ambiente de mayor confianza y acercamiento entre los integrantes del programa y se realizaron pequeños convivios para celebrar el día de las madres, el día del padre, la salida de los niños de la escuela, esto permitió que los participantes se conocieran más de manera personal, lo que dio como resultado una confianza y también un mayor entendimiento también sobre el pensar y actuar de las personas de la comunidad; además de conocer sobre la realidad en la que viven y sensibilizarse más sobre las necesidades que tiene la comunidad. Otro de los contratiempos fue el clima a partir de junio empezaron las lluvias, causando desbordamientos y se debía limpiar el tramo perjudicado, por lo que las cuadrillas de los senderos se tuvieron que dividir y mientras que unos avanzaban en abrir el sendero otros se dedicaban a componer el tramo perjudicado. También hubo un retraso de la elaboración de mesas y sillas, ya que la madera no se encontraba totalmente seca y si se utilizaba húmeda se corría el riesgo de que se quebraran los tablones de madera. Para la construcción de la palapa, baño y mirador, había ocasiones en que la lluvia y las tormentas eléctricas no permitían avanzar ocasionando un retraso de 2 semanas. Finalmente se concluyó con el trabajo dando como resultado la apertura y equipamiento de 2km de senderos interpretativos .

CONCLUSIONES

Este proceso ha sido una experiencia enriquecedora la cual ha permitido conocer y vivir la realidad en la que se encuentran muchas personas en las comunidades rurales, pues se observa como el paternalismo del gobierno ha dañado a estas comunidades, esta actitud les ha limitado la visión de buscar soluciones para salir de su pobreza, ya que la gran mayoría de las personas se sienten conformes con su situación y con la falta de educación, ya que solo basta con cumplir con unos pocos requisitos para que cada mes obtengan un pequeño apoyo monetario, que para ellos es suficiente para pasar el mes, aunque esto signifique pasar penurias. Por otro lado, al sentirse atendidos por el gobierno no se sienten con la autoridad de exigir mejores servicios, educación y mayores oportunidades, están a expensas de lo que el gobierno les quiera dar. Es por esto que se dice, al inicio de este párrafo, que la actitud paternalista de gobierno limita la visión de las comunidades, en cambio si en lugar de solo darles dinero, se les lleva ideas nuevas, ellos buscan la manera de reproducirlas con los recursos materiales que ellos tienen, y es aquí donde se observa que el ingenio, la creatividad y las ganas de salir adelante de las personas de esta comunidad realmente es grande, además con el negocio de turismo que se ha iniciado se ha visto que las personas de la comunidad valoran más sus actividades diarias, como lo es la preparación de comida en un fogón de leña, el trabajo que realizan en el campo como es la siembra, la cosecha de flores y frutos, el cuidado de animales, sus bordados y aprecian más la riqueza natural que tiene, cuidan el lugar, lo mantienen limpio y cada vez más las personas de la comunidad están interesadas en que los turistas conozcan sus terrenos. Como se mencionó en el resumen el turismo es un fenómeno social, económico, cultural, y ambiental pues cada uno de estos sectores mueve al otro, de tal manera que, llevándose de maneja adecuada y justa beneficia a pobladores del destino turístico, a consumidores y a inversionistas, además de que se En estos momentos el proyecto se encuentra en etapa inicial y se comienzan a observar los efectos, será interesante observar los efectos que se tienen dentro de algunos años.

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BIOGRAFÍA

Alejandra Martínez Orencio, licenciada en turismo y estudiante de la Maestría en Ingeniería Administrativa en el Instituto Tecnológico de Orizaba, actualmente se encuentra impulsando el proyecto de senderos de interpretación ambiental en la comunidad de La Ciénega.

Ángel Machorro Rodríguez, doctor en ciencias y profesor investigador de tiempo completo en el Instituto Tecnológico de Orizaba, se desempeña como profesor en la Maestría en Ingeniería Administrativa compartiendo materia con la licenciatura de Ingeniería Industrial. Su línea de trabajo en investigación es Administración del Conocimiento.

Edna Araceli Romero Flores, maestra en finanzas internacionales y profesor investigador de tiempo completo en el Instituto Tecnológico de Orizaba, se desempeña como profesora en la Maestría en Ingeniería Administrativa, compartiendo materia con la licenciatura de Ingeniería Industrial. Su línea de trabajo en investigación es Administración del Desarrollo Empresarial.

EN EL ESPÍRITU DE TRABAJO EN AMBIENTES KAIZEN ¿INFLUYE LA EDAD, LA ESCOLARIDAD, LA ANTIGÜEDAD Y LA POSICIÓN EN LA ORGANIZACIÓN?

Leticia Valles Monge, Universidad Autónoma de Ciudad Juárez
Aurora Irma Máynez Guaderrama, Universidad Autónoma de Ciudad Juárez
Vianey Torres Argüelles, Universidad Autónoma de Ciudad Juárez

RESUMEN

El ser humano debe cubrir necesidades no solamente físicas, emocionales y cognitivas, sino también espirituales; ello, si lo que busca es encontrarle un sentido significativo a su trabajo. Esta investigación analizó la existencia de diferencias en variables observables del Espíritu de Trabajo, a partir de características demográficas y organizacionales en personal que labora en una planta maquiladora de artículos electrónicos, localizada en Ciudad Juárez, Chihuahua. Para ello, se diseñó una investigación empírica, cuantitativa, y de sección transversal; y se aplicó un instrumento, basado en la revisión de la literatura de dicha variable, específicamente en ambientes Lean-Kaizen, a 100 sujetos. Se realizaron análisis de la varianza considerando como variables independientes la edad, la escolaridad, la antigüedad y el puesto ocupado. Los resultados evidencian que el Espíritu de Trabajo, bajo un ambiente Lean-Kaizen, es diferente de acuerdo a la edad, la escolaridad, la antigüedad y el puesto ocupado.

PALABRAS CLAVE: Espíritu de Trabajo, Eventos Kaizen, Antigüedad, Puesto, Escolaridad

IS SPIRIT AT WORK UNDER KAIZEN ENVIRONMENTS AFFECTED BY AGE, EDUCATION, TENURE AND POSITION AT THE ORGANIZATION?

ABSTRACT

Human being must cover not only physical, emotional and cognitive needs, but also spirituals; this, if he is looking to find a significant meaning to his work. This research analyzed the existence of differences in indicators of Spirit at Work considering personnel's demographic and organizational characteristics, who work in a maquiladora electronics plant located in Ciudad Juarez, Chihuahua. For this, an empirical, quantitative and cross-sectional study was designed; based on the literature review of this variable, particularly in environments Lean Kaizen, an instrument was applied to 100 subjects. Variance analysis considering as independent variables age, education, tenure and position held were performed. The results show that Spirit at Work under a Lean Kaizen environment is different according to age, education, tenure and position held.

JEL: L29, M12, M14.

KEYWORDS: Spirit At Work, Kaizen Events, Tenure, Position, Education

INTRODUCCIÓN

Dentro de la filosofía *Lean*, se incita a los trabajadores a identificar los desperdicios y las oportunidades de mejora mediante el uso creativo de sus talentos, habilidades y experiencia (de Haan, Naus, & Overboom, 2011). Una de las formas de generar ideas para la mejora de procesos, es a través de los eventos *Kaizen*, los

cuales se administran sistemáticamente y producen resultados positivos (de Haan et al., 2011), que pueden verse reflejados tanto en los resultados de negocio como en los de recursos humanos (Glover, Farris, Van Aken, & Doolen, 2011). Sin embargo, se ha encontrado que la mayoría de la literatura actual se enfoca en la sustentabilidad de los resultados técnicos del sistema; muy pocos estudios toman en consideración los resultados del sistema social (Glover et al., 2011). Por otro lado, en la literatura se ha ignorado la dimensión espiritual del ser humano (Duchon & Plowman, 2005). No obstante, existen esfuerzos como el estudio de la promoción del espíritu de trabajo, el cual se considera un nuevo enfoque para mejorar la experiencia significativa de trabajo de las personas y alentar una vida plena para los empleados en la organización (Ashmos & Duchon, 2000; Kinjerski & Skrypnek, 2008).

Esta investigación analiza la existencia de diferencias en el Espíritu de Trabajo, a partir de características demográficas y organizacionales de personal que labora en una planta maquiladora de artículos electrónicos localizada en Ciudad Juárez, Chihuahua, la cual opera específicamente bajo un ambiente *Lean-Kaizen*. El trabajo se divide en cuatro apartados: Antecedentes académicos; metodología utilizada; resultados y finalmente, conclusiones del estudio.

REVISIÓN DE LITERATURA

Dentro de la manufactura *Lean*, un mecanismo de mejora que ha incrementado su utilización son los eventos *Kaizen* (Farris, Van Aken, Doolen, & Worley, 2008). Los cuales son un proyecto de mejoramiento estructurado, con un dedicado equipo interdisciplinario para mejorar áreas de trabajo específicas, con metas definidas en un marco de tiempo acelerado -1 semana o menos- (Doolen, Van Aken, Farris, Worley, & Huwe, 2008; Farris et al., 2008; Glover et al., 2011). Su objetivo es tanto la transformación del área de trabajo como el desarrollo de los empleados (Farris et al., 2008).

Se afirma que un empleado será capaz de sentir y percibir que su trabajo es significativo, en la medida en que tenga oportunidad de desempeñar actividades que desafíen sus habilidades (Duchon & Plowman, 2005). Entre las líneas sugeridas, surge precisamente el estudio del espíritu de trabajo, y es por ello que en la actualidad se observa un marcado incremento en la teoría y la investigación sobre la influencia de la espiritualidad en el área de trabajo (Duchon & Plowman, 2005; Weinberg & Locander, 2014). Kinjerski and Skrypnek (2008) definen el espíritu de trabajo como un estado distinto que se caracteriza por cuatro dimensiones; en lo referente a la presente investigación solo se analiza el compromiso con el trabajo, el cual dichos autores precisan se caracteriza por un profundo sentimiento de bienestar, una creencia de que el individuo está comprometido en un trabajo significativo que tiene un propósito más grande, una conciencia de alineación entre los valores y creencias propios y los del trabajo mismo. Desafortunadamente, la espiritualidad del ser humano ha sido reportada como un área poco estudiada (Duchon & Plowman, 2005). A partir de lo antes planteado, se infiere la existencia de una asociación entre el espíritu de trabajo y su empleo en organizaciones que laboran bajo un ambiente *Lean-Kaizen*.

La diversidad demográfica de las organizaciones genera diferentes efectos sobre las actitudes de los empleados (Riordan & McFarlane Shore, 1997), por lo que en la literatura se reportan diversos estudios que analizan la relación existente entre variables demográficas y organizacionales respecto de ciertos comportamientos. Sin embargo, en relación al espíritu de trabajo no se localizaron trabajos en los que se hayan estudiado la influencia de variables demográficas u organizacionales. A partir de lo antes descrito, se considera relevante indagar sobre este tipo de variables, y se propone la siguiente pregunta de investigación: ¿Existen diferencias significativas en el espíritu de trabajo en función de la edad, la escolaridad, la antigüedad y la posición organizacional del personal que labora en una planta maquiladora de artículos electrónicos localizada en Ciudad Juárez, Chihuahua?

METODOLOGÍA

Se diseñó una investigación empírica, cuantitativa y de sección transversal, basada en la revisión de literatura respecto de la variable Espíritu de Trabajo, los Eventos *Kaizen* y algunas variables demográficas y organizacionales. La muestra fue no probabilística y se realizó un muestreo por conveniencia. Se aplicó un cuestionario auto-administrado de forma individual y en total se recabaron 100 cuestionarios. En ellos se incluyeron ítems con un formato tipo Likert, de cinco puntos de asignación de respuesta donde 1 significó “totalmente en desacuerdo” y 5 “totalmente de acuerdo”. El constructo Espíritu de Trabajo se evaluó respecto de la dimensión de compromiso de trabajo a través de siete ítems: *Existe un balance entre los requerimientos de mi trabajo y mis valores, creencias y comportamiento; le encuentro un propósito a mi trabajo; mi trabajo me apasiona; a través de mi trabajo, siento que estoy cumpliendo mi vocación; tengo un sentido de misión personal en la vida, que mi trabajo me ayuda a cumplir; me siento agradecido de tener un trabajo como el mío; actualmente estoy donde quiero estar.*

RESULTADOS

Se llevó a cabo un análisis de la varianza –ANOVA- de un factor, en el cual los resultados reflejaron que existen diferencias estadísticamente significativas en cuanto a los cuatro factores analizados: *edad, escolaridad, antigüedad y puesto*. Respecto del factor *Edad* recodificado en cinco grupos [menor de 20 años, entre 20 y 30 años, entre 31 y 40 años, entre 41 y 50 años, y más de 51 años], los resultados de la prueba ANOVA evidencian diferencias estadísticamente significativas en el ítem 4: *A través de mi trabajo, siento que estoy cumpliendo mi vocación*. Las pruebas post hoc, en particular Tukey HSD, demuestran que las diferencias ocurren entre el grupo 2 [$\bar{x}=3.70$, $\sigma=1.02$], y los grupos 4 [$\bar{x}=4.46$, $\sigma=0.932$] y 5 [$\bar{x}=4.60$, $\sigma=0.828$]. En cuanto al factor *Escolaridad*, recodificado a 4 categorías [preparatoria terminada y carrera profesional no terminada, carrera profesional terminada y maestría, doctorado, otra] la prueba ANOVA reflejó diferencias estadísticamente significativas para el ítem 1: *Existe un balance entre los requerimientos de mi trabajo y mis valores, creencias y comportamiento*. Las pruebas post hoc, en específico Tukey HSD, demostró que las diferencias ocurren entre el grupo 1 [$\bar{x}=3.88$, $\sigma=0.516$] y el grupo 2 [$\bar{x}=4.39$, $\sigma=0.651$].

Para el factor *Antigüedad*, el cual consta de 4 categorías [menos de un año, entre 1 y 3 años, entre 4 y 7 años, más de 8 años], la prueba ANOVA mostró diferencias significativas en los ítems 4, 5 y 6: *A través de mi trabajo, siento que estoy cumpliendo mi vocación; Tengo un sentido de misión personal en la vida, que mi trabajo me ayuda a cumplir; y Me siento agradecido de tener un trabajo como el mío*. Las pruebas post hoc, en particular Tukey HSD, demostraron que las diferencias ocurren solamente en el ítem 4, entre el grupo 2 [$\bar{x}=3.5$, $\sigma=1.080$] y el grupo 4 [$\bar{x}=4.37$, $\sigma=0.859$].

En el caso del *Puesto* [el cual se midió en 5 categorías: gerente, ingeniero, supervisor, operador, otro], la prueba ANOVA reflejó diferencias significativas casi en todos los ítems [1, 3, 5, 6 y 7]: *Existe un balance entre los requerimientos de mi trabajo y mis valores, creencias y comportamiento; Mi trabajo me apasiona; Tengo un sentido de misión personal en la vida, que mi trabajo me ayuda a cumplir; Me siento agradecido de tener un trabajo como el mío; y Actualmente estoy donde quiero estar*. Las pruebas post hoc, en particular Tukey HSD, demostraron que existen diferencias para los ítems 1, 3, 5, 6 y 7 entre los grupos 1 [$\bar{x}\geq 4.73$, $\sigma\leq 0.688$] y 4 [$\bar{x}\leq 3.73$, $\sigma\leq 1.457$]. Además, en el caso del ítem 3, existe diferencia estadística también entre los grupos 3 [$\bar{x}=4.41$, $\sigma=0.560$] y 4 [$\bar{x}=3.60$, $\sigma=1.298$], y en el ítem 6, también hay diferencia entre los grupos 4 [$\bar{x}=3.73$, $\sigma=1.100$] y 5 [$\bar{x}=4.67$, $\sigma=0.617$].

CONCLUSIONES

El propósito de este trabajo fue analizar si existían diferencias estadísticamente significativas en el espíritu de trabajo en función de la edad, la escolaridad, la antigüedad y la posición en la organización, del personal que labora en una planta maquiladora de artículos electrónicos localizada en Ciudad Juárez, Chihuahua; la cual opera específicamente bajo un ambiente *Lean-Kaizen*. Los resultados obtenidos de forma empírica indican que el espíritu de trabajo es distinto respecto de las cuatro variables analizadas. En este trabajo los resultados evidencian que bajo un ambiente *Lean-Kaizen* los trabajadores más jóvenes perciben de forma menos favorable el estar cumpliendo su vocación a través del trabajo que desempeñan. Se sugiere que los esfuerzos gerenciales presten atención a este aspecto y se busquen formas de empatar las funciones laborales de los sujetos más jóvenes en la organización con las aptitudes y gustos de dicha fuerza laboral. En lo referente a la escolaridad, en los resultados se encontró que bajo un ambiente *Lean-Kaizen* aquellos empleados cuya preparación académica es más baja tienen dificultad para percibir que existe un balance entre los requerimientos de su trabajo y sus valores, creencias y comportamiento.

En relación a la antigüedad, los resultados revelan que bajo un ambiente *Lean-Kaizen* los trabajadores con menor tiempo laborando en la organización expresan un nivel bajo de espíritu de trabajo; dicha diferencia recae en que los sujetos no perciben que exista una afinidad entre su vocación y las funciones laborales que actualmente llevan a cabo. Con respecto a la posición organizacional, los resultados revelan que bajo un ambiente *Lean-Kaizen*, los sujetos con un nivel jerárquico gerencial manifiestan un mayor espíritu de trabajo respecto de aquellos que laboran a nivel operativo. En base a lo encontrado, se recomienda que en las organizaciones se originen esfuerzos para elevar el sentido de autenticidad y significancia de las tareas productivas de los operadores, a fin de elevar su espíritu de trabajo y con ello favorecer su deseo de permanencia y compromiso con la organización. Cabe señalar que los resultados encontrados no pueden ser generalizados, ya que el estudio se realizó de forma transversal y con una muestra no probabilística. Se sugiere realizar investigaciones que contrasten lo encontrado a partir de nuevos contextos y sujetos de estudio.

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Leticia Valles Monge. Candidata al grado de Maestría. Se puede contactar en la Universidad Autónoma de Ciudad Juárez, Instituto de Ingeniería y Tecnología en Avenida del Charro 450 Norte. Colonia Partido Romero, CP 32310.

Aurora Irma Máynez Guaderrama. Doctora en Planeación Estratégica y Dirección de Tecnología. Se puede contactar en la Universidad Autónoma de Ciudad Juárez, Instituto de Ingeniería y Tecnología en Avenida del Charro 450 Norte. Colonia Partido Romero, CP 32310.

Vianey Torres Argüelles. Doctora en Ingeniería. Se puede contactar en la Universidad Autónoma de Ciudad Juárez, Instituto de Ingeniería y Tecnología en Avenida del Charro 450 Norte. Colonia Partido Romero, CP 32310.

IMPACTO DE LA REFORMA FISCAL EN LA PRODUCTIVIDAD Y EN LA COMPETITIVIDAD DE LAS EMPRESAS DE SERVICIOS ENFOCADAS A LA SEGURIDAD PRIVADA EN CIUDAD JUÁREZ, CHIHUAHUA, MÉXICO

Fabiola Zapata Martínez, Universidad Autónoma de Ciudad Juárez
Paulina Cabrera Vázquez, Universidad Autónoma de Ciudad Juárez
Blanca Márquez Miramontes, Universidad Autónoma de Ciudad Juárez

RESUMEN

Con la Reforma Fiscal 2014, se produjeron cambios relevantes en cuestión fiscal, los cuales se ven reflejados en las empresas a nivel nacional. El objetivo de esta investigación es el de analizar los cambios que trae consigo la Reforma Fiscal, y su impacto en la productividad y en la competitividad en las empresas de servicios dedicadas al giro de la seguridad privada en Ciudad Juárez, Chihuahua, México. Este sector empresarial refleja poca relevancia al poder político del país, y por lo mismo no es estudiado en sus afectaciones ni por ser estas una fuente de empleo para las familias juarenses. El análisis de este estudio se logró mediante la aplicación de un instrumento de diagnóstico en formato de encuesta. Con los datos del instrumento de diagnóstico, se obtiene que la reforma fiscal tiene una relación causa-efecto con la productividad y la competitividad de las empresas de este giro y, tiene un impacto favorable a este sector empresarial, al ser afectado indirectamente por los cambios de la misma.

PALABRAS CLAVE: Reforma Fiscal, Productividad, Competitividad, Seguridad Privada

IMPACT OF THE FISCAL REFORM IN THE PRODUCTIVITY AND COMPETITIVENESS OF ENTERPRISES OF SERVICES FOCUSED ON PRIVATE SECURITY IN CIUDAD JUÁREZ, CHIHUAHUA, MÉXICO

ABSTRACT

With the 2014 Tax Reform, there were significant changes in tax issue, which are reflected in the companies at the national level. The objective of this research is to analyze the changes that it brings with it the Fiscal Reform, and its impact on productivity and competitiveness in the business dedicated to provide private security in Ciudad Juarez, Chihuahua, Mexico. This business sector reflects little relevance to the political power of the country, and by the same it is not studied in your damages or for being such a source of employment for the families from Juarez. The analysis of this study was achieved through the implementation of a diagnostic instrument in survey format. With the data on the diagnostic instrument, the results obtained show that fiscal reform has a cause-effect relationship with the productivity and competitiveness of this business, and has a favorable impact in this business sector, to be indirectly affected by the changes of the same.

JEL: M00

KEYWORDS: Fiscal Reform, Productivity, Competitiveness, Private Security

INTRODUCCIÓN

La reforma fiscal en México desde hace 30 años ha sido un tema de discusión y debate público, ya que ha pasado de ser una economía cerrada a una muy abierta, pero en la recaudación de impuesto el país se ha estancado desde 1970 hasta la fecha y el PIB ha aumentado de 8.1% a 15% pero gracias al petróleo (Sobarzo, 2007). En México una reforma fiscal exitosa debe ser capaz de eliminar que los ingresos del gobierno dependan del petróleo, aunado a esto, revisar el presupuesto del gasto público en los tres gobiernos, federal, estatal y municipal. Desde 1980 que se aplicó el impuesto al valor agregado (IVA), el porcentaje del PIB se ha estancado, sin embargo, el sistema tributario se hizo más moderno y eficiente, pero más complicado y costoso debido a una base tributaria muy reducida.

Durante el ejercicio fiscal 2013, se observó un panorama económico y financiero un poco complicado a nivel nacional, por ello, el paquete económico del 2014 pretende preservar y fortalecer la solidez de la Hacienda Pública Nacional, con la finalidad de enfrentar un entorno económico complicado internacionalmente, se pretende el aumento del PIB anual en un 3.9% aproximadamente, incluir nuevos impuestos, modificar los impuestos ya existentes y derogar el IETU y el IDE. Con esta reforma se aumenta la base de recaudación y el control en la evasión de impuestos y la franja fronteriza es doblemente afectada por la estandarización del IVA con el resto del país. En relación a la competitividad de estas empresas, intervienen la competencia directa ya existente, ya que algunas de estas son internacionales y cuentan con un historial dentro de toda América Latina, algunas otras de origen local, que cuentan con más prestigio y una cartera de clientes más amplia; los proveedores, estos son importantes, ya que de ellos depende la calidad de los materiales con que cuentan los guardias de seguridad, así como servicios adicionales que estas empresas ofrecen; los clientes, de estos dependen los costos que se den a las empresas, ya que algunos piden el servicio y demandan costos bajos, negándose a pagar el costo real de este servicio; la amenaza de nuevos competidores, en la actualidad han surgido muchas empresas de servicio de seguridad privada, algunas de ellas incluso no cuentan con los permisos necesarios para dar este servicio, ofrecen costos muy bajos y esto afecta a las empresas ya establecidas.

Lo anterior afecta a la competitividad de estas empresas, puesto que se deben analizar todas estas variantes al momento de realizar una cotización, y resaltar el costo-beneficio al momento de brindar este servicio. La trascendencia de esta investigación radica en establecer un parámetro sobre cómo afecta la actual aprobación de la reforma fiscal que toma efectos a partir del ejercicio 2014 en las empresas de la República Mexicana, es importante analizar y dar una visión de cómo se encuentran las empresas y cómo afecta a estas los cambios que se están llevando a cabo en el país hablando de materia fiscal.

REVISIÓN LITERARIA

Para comprender la reforma fiscal, debemos adentrarnos en la historia de la recaudación fiscal en México. El estudio de las finanzas públicas del siglo XIX muestra una problemática constante de la concurrencia hacendaria entre la federación y los estados, los ordenamientos del año 1824 y 1857 no establecieron los preceptos en materia de competencias impositivas entre ambos, cuando surge como pacto político entre las regiones del país que lucharon contra el poder colonial centralista. Este pacto original fue reformulado con la constitución de 1857 y, entre otros aspectos, permitió construir y dar vida a dos órdenes de gobierno, el estatal y el federal, quienes establecieron cuáles impuestos correspondía a la federación y cuáles a los estados. Los impuestos y derechos sobre el comercio exterior fueron federales y el resto de los tributos quedaban al libre albedrío de las autoridades federales, estatales o municipales, concurrencia tributaria plenamente reconocida en nuestra Constitución hasta nuestros días (Calderón, 2004).

Al triunfo de la Revolución de 1910-1917 sin duda esa misma necesidad de llegarse recursos para atender el cumplimiento de sus objetivos llevó al replanteamiento de reordenar las finanzas federales y a establecer

nuevos atributos, tales como los impuestos sobre la propiedad raíz y sobre la renta, por lo que el panorama de nuestro país no podía ser otro que el de la múltiple tributación, es decir, tres niveles de gobierno incidiendo sobre una misma fuente tributaria. De lo expresado hasta aquí se puede interpretar que el gobierno federal no tiene restricción en cuanto a las fuentes impositivas que pueden elegir para cobrar contribuciones (Uthoff, 2004). El gobierno federal por conducto de la Secretaría de Hacienda, convocó para agosto de 1925 a la Primera Convención Nacional Fiscal la cual se adoptaron varias recomendaciones entre las cuales destaca la propuesta de delimitar los campos de imposición entre la federación y las entidades federativas de acuerdo a ciertas bases (Pani, 1955). En los seis años de la administración del presidente Felipe Calderón, la Secretaría de Hacienda y Crédito Público (SHCP) tomó decisiones fundamentales para el presente y futuro del México, mismas que permiten al país enfrentar los retos y desafíos impuestos por sus propias necesidades de desarrollo y por la situación económica internacional. Utilizando los recursos y mecanismos disponibles y generando nuevos esquemas e instrumentos cuando fue necesario (Memorias SHCP 2006-2012, 2012).

El Plan Nacional de Desarrollo (PND), estableció los objetivos, estrategias y prioridades de la administración del titular del Poder Ejecutivo, y son la base de los programas sectoriales, especiales, institucionales y regionales. El objetivo principal de dicho Plan es el desarrollo humano sustentable, entendido como “el proceso permanente de ampliación de capacidades y libertades que permita a todos los mexicanos tener una vida digna sin comprometer el patrimonio de las generaciones futuras” (Huerta, 2008). Como toda reforma fiscal, la de 2007 inicialmente se concibió como una base recaudatoria; sin embargo, el equipo de la SHCP rápidamente supo que era necesario formular una reforma integral que, además de recaudar, modernizara todas las etapas del ciclo hacendario. Una de las principales innovaciones fue la introducción del Impuesto Empresarial a Tasa Única (IETU). Inicialmente el IETU se propuso como un gravamen que sustituyera al Impuesto Sobre la Renta Empresarial (ISR). Su objetivo fundamental era reducir los regímenes especiales y limitar las planeaciones fiscales. Para el combate a la evasión fiscal, el contrabando y la informalidad para elevar el número de contribuyentes. Se introdujo el Impuesto a los Depósitos en Efectivo (IDE) como contribución complementaria del ISR y auxiliar en el control de la elusión fiscal (Memorias SHCP 2006-2012, 2012).

En 2009, el país se enfrentaba a una caída en la plataforma de producción petrolera, lo que se traducía en una pérdida permanente de recursos. Esto forzaba a las autoridades hacendarias a tomar medidas estructurales que contrarrestaran el descenso permanente en los ingresos. Se diseñó un paquete económico para 2010 que incluía la creación de un nuevo impuesto llamado “contribución para el combate a la pobreza” (CCP). Este consistió en aprovechar la oportunidad para generalizar de modo gradual el Impuesto al Valor Agregado (IVA) (Memorias SHCP 2006-2012, 2012). Los días 29 y 31 de octubre pasado (2013), el Congreso de la Unión aprobó finalmente diversos decretos que conforman la reforma fiscal para 2014. Los más importantes se mencionan a continuación: Decreto por el que se reforman, adicionan y derogan diversas disposiciones del Código Fiscal de la Federación. Las modificaciones entrarán en vigor el 1º de enero de 2014. Decreto por el que se reforman, adicionan y derogan diversas disposiciones de la Ley del Impuesto al Valor Agregado; de la Ley del Impuesto Especial sobre Producción y Servicios; de la Ley Federal de Derechos; se expide la Ley del Impuesto Sobre la Renta, y se abrogan la Ley del Impuesto Empresarial a Tasa Única y la Ley del Impuesto a los Depósitos en Efectivo. Las modificaciones entrarán en vigor el 1º de enero de 2014 (Valdés, 2013).

Código Fiscal de la Federación

Los principales cambios de la reforma fiscal en el Código Fiscal de la Federación, son los siguientes:

Domicilio fiscal: Se considera domicilio fiscal de las personas físicas el que proporcionen a los bancos y otras instituciones financieras, en su caso, cuando no hayan manifestado al SAT el domicilio correcto que establece el Código Fiscal de la Federación o no se les localice en el mismo (Valdés, 2013).

Medios electrónicos: Se eliminan los comprobantes impresos con código de barras bidimensional, los simplificados, los estados de cuenta como comprobantes fiscales, entre otros.

Dictamen fiscal: Los contribuyentes que opten por presentar dictamen fiscal lo informarán al presentar la declaración anual del impuesto sobre la renta que corresponda al ejercicio por el que se opta por dictaminar. Quienes apliquen esta opción se considera que cumplieron con la obligación de presentar la declaración informativa sobre su situación fiscal (Anzo, 2013).

Contabilidad: La contabilidad se integra por: los libros, sistemas y registros contables, papeles de trabajo, estados de cuenta, cuentas especiales, libros y registros sociales, control de inventarios y método de valuación, discos y cintas o cualquier otro medio de almacenamiento de datos, los equipos o sistemas electrónicos de registro fiscal, la documentación comprobatoria de los asientos respectivos, así como la documentación e información relacionada con el cumplimiento de las disposiciones fiscales, comprobantes de sus ingresos y deducciones y la que obliguen otras leyes. El contribuyente ingresará mensualmente su información contable a través del portal de internet (Pichardo, 2013).

Revisiones electrónicas: Se establece la facultad de las autoridades fiscales de llevar a cabo revisiones electrónicas a los contribuyentes, basándose en la información y documentación que tengan dichas autoridades.

Impuesto Sobre la Renta

Los cambios más relevantes de la reforma fiscal en la Ley del Impuesto Sobre la Renta, se mencionan a continuación: Cálculo de la participación de los trabajadores en las utilidades de las empresas (PTU): Se modifica y simplifica el procedimiento para determinar la renta gravable con la cual se calcula la PTU. A los ingresos obtenidos en el año se restan las deducciones autorizadas, así como conceptos que no son deducibles para el ISR. El resultado es la renta gravable que sirve de base para el cálculo de la PTU. No se debe restar la PTU de las empresas pagada en el año ni las pérdidas fiscales pendientes de aplicar (Lomeli, 2013). Aportaciones a fondos de pensiones y jubilaciones: Se limita la deducción de las aportaciones que realizan las empresas para la creación o incremento de las reservas destinadas a fondos de pensiones o jubilaciones, complementarias a las que establece la Ley del IMSS, así como de primas de antigüedad en los términos de la misma ley, el monto que se podrá deducir no debe exceder de 47% sobre el monto de la aportación realizada en el ejercicio de que se trate. El porcentaje de deducción es de 53% cuando las prestaciones otorgadas a los trabajadores en el año, no disminuyan con relación a las del año anterior. Vales de despensa: Se establece como requisito para la deducción de los vales de despensa, que se proporcionen a los trabajadores a través de monederos electrónicos autorizados por el SAT.

Cuotas de seguridad social del trabajador pagadas por los patrones: No se consideran deducibles las cuotas de seguridad social a cargo del trabajador que hayan sido pagadas por el patrón (Pichardo, 2013). Inversiones y gastos en automóviles: Se reduce el monto deducible por concepto de inversiones en automóviles hasta en 130 mil pesos por unidad, sin incluir el IVA. Asimismo, se ajusta el monto deducible por la renta de automóviles de 65 a 200 pesos diarios por unidad (Valdés, 2013). Consumo en restaurantes: Se reduce el porcentaje de gastos que se puede deducir por consumo en restaurantes para quedar en el 8.5% y continúa el requisito de que el pago se realice mediante tarjeta de crédito, de débito o de servicios, o a través de los monederos electrónicos que al efecto autorice el SAT. Tarifa del ISR anual de las personas físicas: En el caso de la tarifa anual, quienes persigan ingresos mayores de 750 mil pesos anuales tributan a una tasa de 32%, los ingresos superiores a 1 millón de pesos pagan una tasa de 34%, quienes obtengan ingresos por encima de 3 millones de pesos anuales se gravan con la tasa de 35%. Servicios profesionales (honorarios): Se suprime la opción que tenían los contribuyentes del régimen de actividades profesionales con menores ingresos que consistía en deducir la mayoría de sus inversiones como erogaciones o gastos, por los que se deben sujetar al

procedimiento general para la deducción de inversiones, es decir, aplicando el porcentaje de deducción anual correspondiente, según el tipo de bien (Lomeli, 2013).

Impuesto al Valor Agregado

En la Ley del Impuesto al Valor Agregado, los cambios más importantes son los siguientes: Tasa del 16%, en la región fronteriza: Se elimina la tasa preferencial de 11% en la región fronteriza. Con lo anterior, se uniforma la aplicación de la tasa de 16% en todo el territorio nacional (Union, 2014).

Intereses: Se exenta a los intereses que reciban o paguen las sociedades cooperativas de ahorro y préstamo, las sociedades financieras populares, las sociedades financieras comunitarias y los organismos de integración financiera rural; así como a los organismos descentralizados de la administración pública federal y a los fideicomisos de fomento económico del gobierno federal, sujetos a supervisión de la comisión nacional bancaria y de valores.

Competitividad en las Organizaciones

La competitividad se define por la productividad con la que un país utiliza sus recursos humanos, económicos y naturales. Para comprender la competitividad, el punto de partida son las fuentes subyacentes de prosperidad que posee un país. El nivel de vida de un país se determina por la productividad de su economía, que se mide por el valor de los bienes y servicios producidos por unidad de sus recursos humanos, económicos y naturales. La productividad depende tanto del valor de los productos y servicios de un país –medido por los precios que se pagan por ellos en los mercados libres- como por la eficiencia con la que pueden producirse. La productividad también depende de la capacidad de una economía para movilizar sus recursos humanos disponibles. (Porter, 1985).

En la era de la globalización, la palabra competitividad es cada vez más utilizada en la vida cotidiana, al referirnos al país está en función del desempeño microeconómico de sus unidades productivas, de la instrumentación de las políticas públicas, de la existencia y evolución de las ventajas territoriales y distributivas que ofrecen las ciudades para el desarrollo de sus actividades económicas. Las ciudades compiten entre sí por atracción de inversiones para la creación de nuevos empleos y generación de ingresos, la competitividad que registran las unidades económicas del territorio resultan del aprovechamiento de una serie de factores locales dinámicos que se denominan ventajas competitivas (Sobrinó, 2003). Según IMCO el Índice de Competitividad Urbana 2012 mide la capacidad de las ciudades mexicanas para atraer y retener inversiones y talento. En las ciudades, como en los países y en las regiones, el nivel de productividad de las empresas y de las personas –y por ello su prosperidad y bienestar- está estrechamente vinculado al acervo local de capital físico y humano. Tanto la inversión como el talento tienden a gravitar hacia los lugares donde pueden obtener los mejores retornos. Una ciudad competitiva que consistentemente resulta atractiva para la inversión y para el talento es una ciudad que maximiza la productividad y el bienestar de sus habitantes (IMCO, 2012).

Tabla 1: Requerimiento de las Estrategias Competitivas Genéricas

Estrategia Genérica	Habilidades y Recursos Necesarios	Requisitos Organizacionales Comunes
Liderazgo total en costos	Inversión constante de capital y acceso al capital. Habilidad en la ingeniería del proceso. Supervisión intensa de la mano de obra. Productos diseñados para facilitar su fabricación.	Rígido control de costos. Informes de control frecuentes y detallados. Organización y responsabilidades estructuradas. Incentivos basados en alcanzar objetivos estrictamente cuantitativos.
Diferenciación	Sistemas de distribución de bajo costo. Fuerte habilidad en comercialización. Ingeniería del producto. Instinto creativo. Fuerte capacidad en la investigación empresarial de liderazgo tecnológico y de calidad. Larga tradición en el sector industrial o una combinación de habilidades únicas derivadas de otros negocios. Fuerte cooperación de los canales de distribución.	Fuerte coordinación entre las funciones de I y D, desarrollo del producto y comercialización. Mediciones e incentivos subjetivos en vez de medidas cuantitativas. Fuerte motivación para allegarse a trabajadores altamente capaces, científicos o gente creativa.
Enfoque	Combinación de las capacidades anteriores dirigidas al objetivo estratégico particular.	Combinación de las políticas anteriores dirigidas al objetivo estratégico particular.

Fuente: Porter (1980) La tabla 1 muestra las estrategias competitivas genéricas, como alternativas que en gran medida son mutuamente excluyentes: "alcanzar liderazgo en costos y diferenciación [al mismo tiempo] es usualmente inconsistente, pues la diferenciación es casi siempre costosa".

La competitividad de una empresa depende de la productividad, la rentabilidad, la posición competitiva, la participación en el mercado interno y externo, las relaciones interempresariales, el sector y la infraestructura regional, varios estudiosos del tema han intentado generar modelos o metodologías con el fin de determinar la competitividad empresarial (Saavedra G, 2008). El concepto de la ventaja competitiva de la empresa es una característica esencial que le permite a la empresa generar una posición para poder competir. La capacidad de las empresas para competir internacionalmente depende de las circunstancias locales y las estrategias de la empresa. Sin embargo, depende de las empresas el aprovechar o no esta oportunidad creando un entorno donde alcancen una ventaja competitiva internacional. (Valdez, Lara, & Contreras, 2012).

En el año 2011 Ciudad Juárez se ha consolidado como polo de crecimiento en el país, resultado de su dinámica industrial, los crecientes flujos de inversión extranjera captada y de su posición geográfica estratégica, diversos estudios internacionales ubican a esta ciudad entre las más destacadas en todo el país, tanto por su proximidad con la frontera con Estados Unidos como por su capacidad instalada para proveer servicios de subcontratación. En este encuentro se informó Cd. Juárez exporta anualmente 43 mil millones de dólares de productos manufactureros, es decir 18 por ciento nacional; cuatro de cada diez empleos de sector se generan aquí, y representa a la octava ciudad del país que más inversión extranjera ha captado, al sumar ocho mil 200 millones de dólares al mes de junio del 2011 (empresario.mx, 2011). Para adecuarse al nuevo escenario de la seguridad privada el punto de partida es estratégico. Se requiere una decisión política clara, que se relaciona con:

- La elección de los mercados en los cuales competirá.
- El posicionamiento que se buscará en cada uno de ellos.
- Los productos y servicios que se ofrecerán.
- La clase de ventajas competitivas que se buscará desarrollar.

El primer concepto, claridad estratégica, es imprescindible. Para hacer negocios toda empresa de seguridad debería tener objetivos claros y comprendidos por todos los colaboradores. El segundo concepto clave es segmentación. En el mercado de la seguridad existen múltiples segmentos y nichos de clientes, cada uno de los cuales con sus propias expectativas, necesidades y criterios de compra. No todos los grupos con necesidades insatisfechas representan segmentos interesantes para la empresa. La explotación rentable de cualquier segmento de negocios requiere una estrategia clara, una mínima base de recursos, una organización

adecuada de la empresa y una cultura compatible con ese segmento (Frigo, 2010). La reforma fiscal, impulsada por el Gobierno Federal y vigente desde el 01 de enero, poco ayuda al fortalecimiento de la competitividad en México, es una modificación que impulsa la deuda y su efectividad se verá sólo si se cuidan los detalles en su implementación, expresa Juan Pardinás, director del Instituto Mexicano para la Competitividad A. C. (IMCO). Además, la lupa debe estar en donde se gaste el dinero recaudado y en que la reforma se ajuste al discurso que ha dado el presidente, Enrique Peña Nieto, en el tema de la productividad; cabe recordar que el Producto Interno Bruto (PIB) creció 1.2 por ciento los primeros nueve meses del 2013, respecto al mismo periodo de 2012, informó el Instituto Nacional de Estadística y Geografía (INEGI). (Pedroza, 2014).

La reforma fiscal podría generar una considerable pérdida de competitividad en las empresas mexicanas a cambio de un aumento muy leve en la recaudación. El proyecto propone un aumento de 1.4% del PIB en recaudación para 2014, sin embargo, la recaudación adicional generada por la reforma podría ser menor. El problema fundamental, dicen, será que las nuevas disposiciones restarán competitividad a México como destino de inversión, pues en el caso de la reducción en la deducibilidad de prestaciones salariales y el aumento en ISR, el país lucirá como un destino menos rentable para invertir (Mendoza, 2014).

METODOLOGÍA

El presente trabajo de investigación, se enfoca en el impacto que tiene la Reforma Fiscal 2014 respecto a la productividad y a la competitividad en las empresas de servicios enfocadas a la seguridad privada. Para ello se efectuó un estudio correlacional, transversal y descriptivo, de esta forma se pretende identificar los aspectos tanto positivos como negativos de la Reforma Fiscal 2014, y así conocer si el impacto a estas empresas específicas es favorable o desfavorable. Esta investigación cuenta con tres variables, una independiente y dos dependientes.

La variable independiente es: la reforma fiscal, ya que esta variable no depende de ningún factor para su aplicación; una de las variables dependientes es: la productividad, ya que esta para poder obtenerse, depende de los cambios que lleve a cabo la empresa de servicio de seguridad privada, en cuanto a las reformas fiscales, sin dejar a un lado los requerimientos y necesidades de los clientes; la segunda variable dependiente es la competitividad, esta depende de los cambios que se realicen en el país, en este caso, uno de los principales cambios ha sido la Reforma Fiscal 2014, que se aplica a todas las empresas existentes en la República Mexicana, ya sean de capital mexicano o de capital extranjero.

La población de esta investigación, son las empresas de servicios enfocadas a la seguridad privada, en Ciudad Juárez, Chihuahua, México. Esta investigación, se basa en la muestra no probabilística, puesto que se llevo a cabo en base a las características del estudio. Va dirigida a la dirección general, al departamento de contabilidad y administración, de estas empresas. El encuadre de esta investigación, es la reforma fiscal ya que esta es estática y, de acuerdo a la aplicación de sus cambios, podemos visualizar las variaciones de la productividad y de la competitividad. Para la elaboración del instrumento de diagnóstico, se tomaron en cuenta los departamentos de las empresas dedicadas al servicio de seguridad privada, en los cuales la Reforma Fiscal 2014 tiene una relación directa, los departamentos involucrados son los siguientes: Departamento de Impuestos, Departamento de Nóminas y el Departamento de Finanzas. Se destacaron los puntos más importantes de cada uno de los departamentos antes mencionados, evitando realizar preguntas que fueran de carácter confidencial.

La segunda sección del instrumento de diagnóstico, se enfocó en la productividad de las empresas de servicio de seguridad privada. Para realizar esta sección, se dividió la sección en los tres tipos de sectores a los cuales estas empresas prestan y son requeridos sus servicios. Estos sectores son: el Sector Industrial, el Sector Privado y el Sector Gubernamental. La tercera sección del instrumento de diagnóstico, se centro en la competitividad de las empresas que ofrecen los servicios de seguridad privada en Ciudad Juárez, Chihuahua,

México. El instrumento se aplicó a 17 empresas de servicio de seguridad privada durante el mes de julio 2014. La encuesta se conformó por un total de 71 ítems divididos en las tres variables anteriormente mencionadas. Para saber si el instrumento era confiable, se realizó un piloteo en el cual se mostraba una confiabilidad adecuada, este resultado se obtuvo analizando los resultados obtenidos de las encuestas, en el sistema de estadística SPSS, una vez obtenida la confiabilidad del instrumento, se procedió a la aplicación formal de la encuesta capturando los datos obtenidos en una base de datos en Microsoft Excel para posteriormente analizarlos en el software SPSS el cual utiliza herramientas descriptivas como Alfa de Cronbach, regresiones, correlación de Pearson, ANOVA y estimación de las curvas.

RESULTADOS

Los resultados arrojados en la aplicación del instrumento de diagnóstico aplicado a 17 empresas que ofrecen el servicio de seguridad privada en Ciudad Juárez, Chihuahua. Para el análisis de los datos obtenidos de las encuestas, se utilizó el sistema de estadística SPSS, el cual nos indica si el instrumento de diagnóstico aplicado a las empresas, es confiable y muestra la relación que existe entre las variables independiente y dependientes, las cuales en este estudio fueron la Reforma Fiscal 2014, la Productividad y la Competitividad; señala de igual manera la curva lineal que existe entre las variables antes mencionadas. Con los datos obtenidos mediante el sistema de estadística SPSS, en la aplicación del instrumento formal, se obtuvo una fiabilidad de 0.939, como lo observamos en la tabla 2 estadísticos de fiabilidad.

Tabla 2: Estadísticos de Fiabilidad

Alfa de Cronbach	Alfa de Cronbach Basada En los Elementos Tipificados	N de Elementos
.939	.938	70

La tabla 2, nos menciona que el coeficiente Alfa de Cronbach, es un modelo de consistencia interna, basado en el promedio de las correlaciones entre los ítems. Fuente: elaboración propia en base a resultados del SPSS.

La tabla 3 estadísticos descriptivos, nos muestra la media que existe entre las variables estudiadas teniendo como resultado para la reforma fiscal 2.8112, para la productividad 2.6576 y para la competitividad 3.1765.

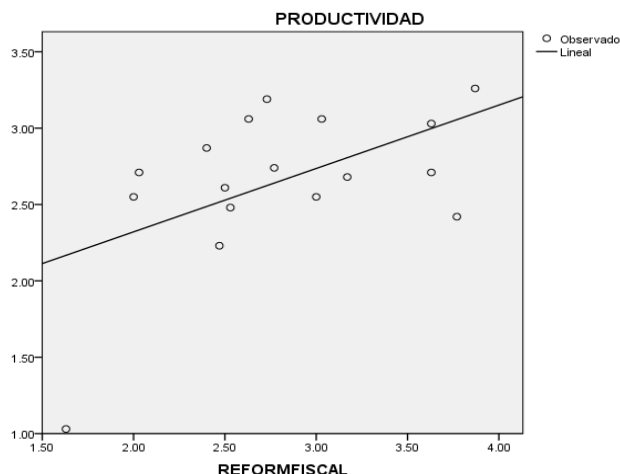
Tabla 3: Estadísticos descriptivos

	Media	Desviación Típica	N
reforma fiscal	2.8112	.64998	17
productividad	2.6576	.50696	17
competitividad	3.1765	.29054	17

La tabla 3, muestra la relación que existe entre las variables analizadas, la variable independiente es la reforma fiscal, y las variables dependientes son la productividad y la competitividad. Fuente: elaboración propia en base a resultados del SPSS.

En la figura 1 curva de productividad, observamos la media de cada una de las empresas encuestadas, y vemos que existe una correlación positiva entre la variable independiente “reforma fiscal” y la primer variable dependiente “productividad” del instrumento de investigación, donde $r=.283$ como lo indica la tabla 4.17 resumen del modelo.

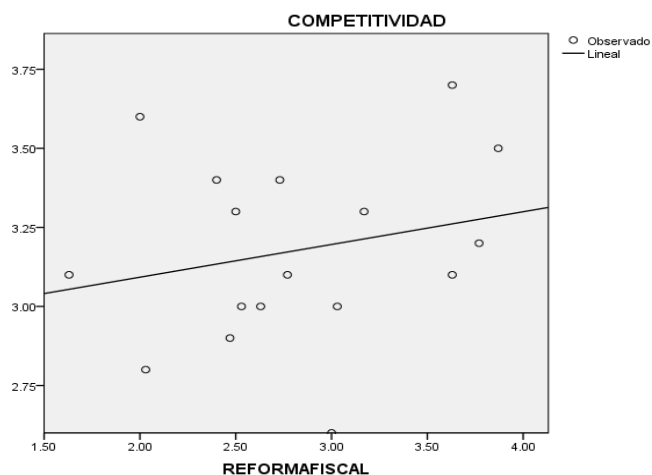
Figura 1: Curva de Productividad



En la figura 1 se muestra la media de cada una de las empresas encuestadas, y apreciamos que existe una correlación positiva entre la variable independiente reforma fiscal y la variable dependiente productividad.

La figura 2 curva de competitividad, apreciamos la media de cada una de empresas encuestadas, existe una correlación positiva entre la variable independiente “reforma fiscal” y la segunda variable dependiente “competitividad” del instrumento de investigación, donde $r=.054$ como lo indica la tabla 4.18 resumen del modelo.

Figura 2: Curva De Competitividad



En la figura 2 se muestra la media de cada una de las empresas encuestadas, y apreciamos que existe una correlación positiva entre la variable independiente reforma fiscal y la variable dependiente competitividad.

CONCLUSIONES

Esta investigación surge de la necesidad de analizar los cambios de la Reforma Fiscal 2014, así como también su afectación en la productividad y la competitividad de las empresas que se dedican a brindar el servicio de seguridad privada en Ciudad Juárez, Chihuahua, por ser este un sector empresarial de poca relevancia, no es

tomado en cuenta al momento de tomar decisiones que se aplican a nivel nacional a los distintos sectores empresariales del país, y por lo mismo no es estudiado en sus afectaciones, ni por ser estas sociedades una fuente de empleo para las familias juarenses. Este sector empresarial, es afectado de manera unilateral, puesto que brindan sus servicios a la industria maquiladora en su gran mayoría, y si estas se ven afectadas, el impacto es negativo reduciendo de manera importante su número de guardias de seguridad en la planta. Por lo anterior el propósito fundamental de esta investigación es analizar los cambios que traen consigo la Reforma Fiscal 2014, y su impacto en la productividad y en la competitividad en las empresas de servicios dedicadas al giro de la seguridad privada en Ciudad Juárez, Chihuahua, México. Esto es debido a que a nivel nacional todas las pequeñas y medianas empresas no fueron afectadas en su productividad, ya sea a pequeña o grande escala y enfocándonos en el sector de seguridad privada, no afecto, ya que en cualquier área dentro de la organización se presentaron cambios importantes en cuestiones fiscales. Referente a la competitividad de este grupo empresarial se puede observar que existen varias empresas activas en la ciudad, por lo cual, se tiene gran competencia entre estas para poder obtener un lugar en el mercado; pese a la competitividad, todas las empresas tienen en su cartera clientes potenciales a los cuales ofrecen un servicio de seguridad privada. Esto ayuda a permanecer en el mercado y aumentar su calidad en el servicio brindado. La hipótesis de esta investigación fue aceptada, al obtener un impacto favorable de los cambios implementados con la reforma fiscal 2014 en las empresas de servicios dedicadas a la seguridad privada en esta Ciudad.

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APLICACIÓN DE LAS TECNOLOGÍAS DE LA INFORMACIÓN Y LA COMUNICACIÓN, EN EL TURISMO DE SALUD

Claudia Viviana Álvarez Vega, Universidad Autónoma de Baja California

Alberto Jabalera Oviedo, Universidad Autónoma de Baja California

Edgar Alexis Manzo Vega, Universidad Autónoma de Baja California

RESUMEN

El uso de las tecnologías de la información y la comunicación (TICs) en la vida actual ha traído grandes beneficios a diversas áreas de la ciencia. Una de las áreas en las que ha contribuido el uso de las TICs es la referente a las ciencias de la salud, en donde se han desarrollado complejos sistemas de información, con fines que van desde llevar control de expedientes e historiales médicos de los pacientes, realizar reportes estadísticos sobre epidemias, hasta hacer modelos moleculares en tercera dimensión. Los sistemas de transmisión de audio y video son tecnologías que han sido implementados en diversas áreas científicas y laborales, con fines educativos, informativos, recreativos, de comunicación, entre otros. Gracias a la demanda de turismo de salud que atrae a un estimado de 450 mil turistas anualmente, se busca implementar este tipo de sistema en el área médica, concretamente a consultorios dentales, con fines informativos y bajo términos de manejo de dicha información de manera privada y con base en leyes y tratados de cooperación en intercambio de información clínica, con el fin de crear una evidencia sobre consultas reales por parte de ciudadanos americanos asegurados. El documento comprende el desarrollo de un caso práctico sobre la implementación de un sistema web de transmisión en vivo de procedimientos dentales en hospitales del programa de turismo médico en la ciudad de Mexicali, Baja California.

PALABRAS CLAVE: transmisión En Vivo, Web, Turismo Médico, Tecnologías de la Información y La Comunicación

APPLICATION OF INFORMATION TECHNOLOGY AND COMMUNICATION IN HEALTH TOURISM

ABSTRACT

The use of information technologies and communication technologies (ICTs) in the present life has brought great benefits to different areas of science. One of the areas that has contributed the use of ICT is related to the health sciences, where they have developed complex information systems with purposes ranging from keep track of records and medical records of patients, perform statistical reports of epidemics, to make three-dimensional molecular modeling systems. Streaming audio and video are technologies that have been implemented in various scientific and industrial areas, for educational, informational, recreational, communication, among others. Thanks to the demand for health tourism that attracts an estimated 450,000 tourists annually, seeks to implement this type of system in the medical field, namely dental offices, for information purposes and under terms of handling such information privately and based on laws and treaties of cooperation in exchange of clinical information, in order to create an evidence of actual queries by uninsured Americans. This document includes the development of a case study on the implementation of a web system live broadcast of dental procedures in hospitals of medical tourism program in the city of Mexicali, Baja California.

JEL CODE: M115**KEYWORDS:** Live Broadcast, Web, Medical Tourism, Information Technology and Communication**INTRODUCCIÓN**

En el año de 2010, el gobierno federal, a través de la Secretaría de Turismo, presentó el programa de turismo médico con la finalidad de crear políticas públicas y lograr su impulso en México. Desde entonces, tanto el gobierno del estado de Baja California, como el municipal de la ciudad de Mexicali, han promovido acciones para la realización de este programa, ofreciendo servicios médicos a un importante número de usuarios extranjeros, principalmente provenientes de Estados Unidos y Canadá, a precios competitivos. El gobierno de los Estados Unidos, mediante el Departamento de Justicia de ese país, en alianza con otras dependencias, ha emprendido acciones para combatir el fraude a programas de seguros médicos tanto públicos como privados, por medio de distintas técnicas de investigación y aplicación de la ley (Department of Justice, 2013). Con el fin de detener abusos, sin afectar a los proveedores de servicios legítimos, se requieren de acciones agresivas, innovadoras y sostenidas para proteger a los beneficiarios y a los contribuyentes (Morris, 2009).

Sin embargo, después de hacer una amplia investigación, no hay casos específicos en Estados Unidos sobre el desarrollo y/o la implementación de una tecnología que permita documentar las consultas a través de la captura de video digital, con el fin de crear evidencias sobre consultas médicas en general, y de esta manera garantizar que las consultas fueron realmente llevadas a cabo en tiempo y forma, con pacientes, casos de enfermedades y tratamientos reales e información congruente y precisa, y así prevenir concretamente el problema del fraude a compañías aseguradoras. Atendiendo a esta necesidad y con la finalidad de generar evidencia de los procedimientos o consultas dentales que se realizan, se desarrollará e instalará la infraestructura tecnológica necesaria para lograr la transmisión de estos servicios por medios de comunicación informáticos. Este caso práctico tiene como objetivo desarrollar e implementar un sistema de transmisión en vivo vía web de los servicios médicos relacionados con procedimientos dentales. El sistema prototipo será desarrollado y probado en un hospital, clínica y/o consultorio que forme parte del programa de turismo médico de la ciudad de Mexicali, BC. El tiempo estimado de desarrollo comprende del periodo de mayo de 2013 a diciembre de 2014. El desarrollo de dicho sistema se limitará a los recursos económicos asignados por el cliente.

REVISIÓN LITERARIA

El uso de las tecnologías de la información y la comunicación (llamadas TICs) en la vida actual ha traído grandes beneficios a diversas áreas de la ciencia. Dichas tecnologías han ayudado en gran medida a diferentes tipos de entidades a automatizar procesos específicos, administrar información en tiempo real, crear medios de comunicación efectivos y dinámicos, entre muchas otras ventajas. Las TICs funcionan como herramientas que le brindan a dichas entidades mayor conocimiento, lo que aumenta su competitividad y capacidad para lograr sus objetivos. Sin embargo, las TICs pueden traer aún más beneficios a otras áreas de la ciencia, en las que no han sido implementadas hasta el día de hoy. Una de las áreas en las que ha contribuido el uso de las TICs es la referente a las ciencias de la salud, en donde se han desarrollado complejos sistemas de información, con fines que van desde llevar control de expedientes e historiales médicos de los pacientes, realizar reportes estadísticos sobre epidemias, hasta hacer modelos moleculares en tercera dimensión, entre muchas otras aplicaciones.

La transmisión de multimedia (audio y video) por medios informáticos data de la mitad del siglo 20. Sin embargo, en aquel tiempo existían limitaciones para su desarrollo como los altos costos y el bajo rendimiento del hardware. Fue a partir de finales de 1980 y la década de 1990 que las computadoras personales fueron suficientemente potentes para mostrar diferentes tipos de medios. A pesar de estos avances, las redes de

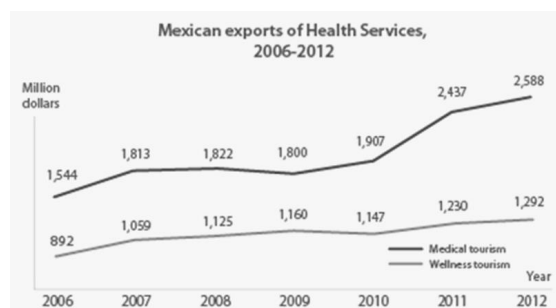
computadoras eran aún limitadas, y los medios eran enviados comúnmente por canales de no-transmisión, como lo es descargar un archivo desde un servidor remoto y guardarlo en la unidad de disco duro para después ser mostrado en la computadora (Bucknall, 2012).

Fue en la década de 2000 que las redes contaban ya con mayor ancho de banda, además aumentó el acceso a estas redes, como en el caso del Internet, se crearon protocolos de comunicación estandarizados, y se logró una mayor comercialización del Internet. La primera transmisión en vivo de un evento a través del Internet, en este caso un evento musical, se llevó a cabo el 24 de junio de 1993 en las instalaciones de la compañía Xerox PARC, dicho evento se pudo ver en diferentes países alrededor del mundo. A partir de este evento, se han transmitido partidos de beisbol, conciertos entre otra clase de eventos (Strauss, 1994).

Posteriormente, la transmisión de multimedia se aplicó en el área médica. Según un artículo de la Biblioteca Nacional de Medicina del Instituto Nacional de Salud de los Estados Unidos, el uso de medios informáticos con fines educativos en el área médica ha traído resultados efectivos. En el año de 2002 en la Universidad de Medicina de Wayne State se aplicó un sistema de educación por medio de transmisión de video para lecturas científicas básicas. El objetivo de este sistema era proveer recursos de enseñanza que pudieran ser vistos más de una ocasión por parte de los estudiantes, y como característica el sistema tenía la capacidad de transmitir este contenido ya sea en vivo o pregrabado (Bridge, Jackson & Robinson, 2009). Por otro lado, el programa del turismo médico fue promovido por el gobierno federal por parte de la Secretaría de Turismo (2010).

De acuerdo a la información divulgada en el portal de dicha dependencia, el entonces secretario de turismo, Rodolfo Elizondo Torres, presentó los elementos de una política para impulsar el turismo médico en México. Según datos oficiales, se estima que, por medio del nicho de mercado generado por el turismo médico, se generen para el año 2015 ingresos por mil 350 millones de dólares, atendiendo hasta 450 mil turistas y alrededor de 4,050 millones para el año 2020, atendiendo hasta 650 mil turistas. Para atender la demanda de dichos servicios, se han hecho grandes inversiones en infraestructura médica y de turismo en los últimos años en la ciudad de Mexicali, Baja California. Los usuarios pueden adquirirlos por medio de agencias en internet, quienes programan citas y se encargan del transporte y hospedaje. Ver figura 1.

Figura 1: Ganancias de 2006 A 2012 Por Concepto de Turismo Médico



En esta figura se muestra la proyección del programa Turismo Médico en 2010, se cuentan con cifras de resultados reales sobre el turismo médico en el país, las cuales son alentadoras. Fuente. Pro México & Euromonitor data, 2013.

De acuerdo a datos de Patients Beyond Borders, más de un millón de pacientes viajan a México cada año para recibir servicios médicos, posicionando a este país en el segundo lugar en turismo médico a nivel mundial, sólo por debajo de Tailandia, con 1 millón 200 mil pacientes en el año de 2012. La mayor parte de los pacientes vienen de estados de la Unión Americana como Texas, Arizona y California y el resto principalmente de Canadá y el Reino Unido. Además, de acuerdo a información de Euromonitor, se estima que el turismo médico en México generó 3 mil 880 MDD en el año de 2012, lo que representa un incremento de 5.8% comparado con el año pasado. Las fortalezas de la industria del turismo médico en México son: Costos competitivos, ofreciendo ahorros de entre el 36 y el 89% en costos médicos comparados con Estados Unidos. Ubicación geográfica, privilegiada gracias a su cercanía con Estados Unidos y Canadá, los cuales

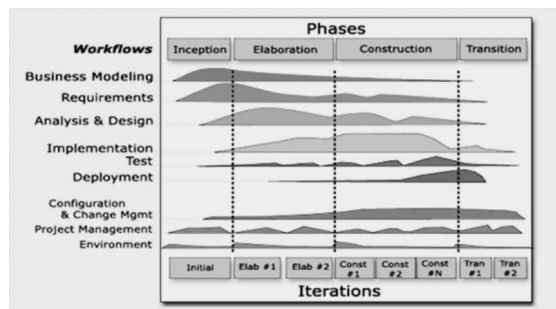
son los principales consumidores de servicios médicos. Capital humano, que de acuerdo a datos del INEGI, el sector privado de servicios médicos cuenta con 71,717 empleados como equipo médico y otros 85,760 empleados como asistentes, paramédicos y administrativos, lo que le da la capacidad de atender tanto al mercado local como al extranjero. Infraestructura, la cual cuenta hasta el año de 2011 con hasta 13,500 consultorios médicos (62% para el área de especialidades), y 34,807 camas. Además 4,882 quirófanos, 1,344 unidades de terapia intensiva, 883 laboratorios de análisis, 225 laboratorios patológicos, 301 unidades de diálisis y 276 unidades de tomografía axial computarizada (Pro México, 2013).

Concretamente en el caso del estado de Baja California, el entonces Secretario de Turismo en 2013, Juan Tintos Funcke, dio a conocer que, de acuerdo a un estudio realizado por el Gobierno del Estado, la modalidad de Turismo Médico y de Salud atrae a Baja California un estimado de 450 mil turistas anualmente, generando una derrama económica de 86 millones de dólares, lo cual ha provocado una especial atención de parte de medios de comunicación internacionales como fue el caso reciente del diario “The New York Times”, y la cadena “CNN en español”. Además, de acuerdo a un estudio hecho por la Secretaría de Turismo de Baja California denominado “Perfil de turismo médico y de salud y su impacto en la economía de Baja California”, la derrama económica que genera el turismo médico en el estado creció 21% de 2010 a 2013, debido a factores como la mejora en la percepción de seguridad, precios y calidad de los servicios que se ofrecen. Los recursos directos de este sector en 2010 fueron por 67 millones 181 mil dólares; en el 2012, 78 millones 802 mil, y para el año 2013 se estimó que cerraría en 81 millones 334 mil (Secretaría de Turismo, 2010).

METODOLOGÍA

Para desarrollar este caso práctico, se ha decidido utilizar un modelo de desarrollo de software que sea robusto e incremental, debido a la complejidad que el sistema pueda adquirir en versiones posteriores, y a ampliación del alcance del mismo conforme se vaya adaptando a las necesidades del cliente. El modelo de desarrollo más indicado es el Rational Unified Process de IBM, el cual trata de un modelo iterativo e incremental, que puede adaptarse a las necesidades de la organización. RUP es un proceso de desarrollo de software, el cual consiste en una forma disciplinada de asignar tareas y responsabilidades en una empresa de desarrollo. El objetivo del RUP, ver figura 2, es asegurar la producción de software de calidad que cumpla con las necesidades de los usuarios finales, dentro de plazos y presupuestos predecibles (Rational Software, 1998). Dirigido por casos de uso, centrado en la arquitectura, iterativo e incremental. Está formado por 4 fases: Inicio, elaboración, construcción y transición. A su vez en cada fase se trabaja con diferentes disciplinas, las cuales pueden ser trabajadas una a una, o varias al mismo tiempo, dependiendo de la complejidad del proyecto y el equipo de trabajo.

Figura 2: Las Fases de Trabajo del RUP y Su Ejecución

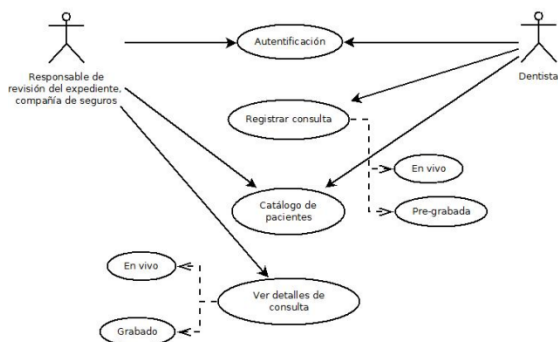


En esta figura se muestran las fases de la metodología de desarrollo de software RUP, la cual dice que el ciclo de desarrollo de software es un método iterativo, es decir, al término de cada fase se cumplen los objetivos previstos de lo contrario no pasa a la siguiente. Fuente. RUP 2001

Durante el proceso se utilizaron las disciplinas que forman parte del flujo de trabajo primario (Core Process Workflow): Modelado de negocio, Análisis de requerimientos, Análisis y diseño, Implementación, Pruebas.

Debido a que se trata de un sistema prototipo, sólo se generó una parte de los artefactos que forman parte del RUP, con el fin de generar documentación y permitir que el proyecto pueda ser retomado y darle mantenimiento por parte de un equipo de desarrollo mayor: Diagrama de casos de uso, Diagrama de clases, Diagrama de componentes. En la figura 3 se muestra una visión general de las funcionalidades que conforman el sistema.

Figura 3: Diagrama de Casos de Uso del Sistema



Esta figura muestra el flujo que lleva el proceso de la consulta, donde el dentista registra la consulta, en vivo o revisa la consulta ya grabada, tiene acceso al catálogo de pacientes; la compañía aseguradora por su parte, puede ver el catálogo de pacientes y a su vez los detalles de la consulta respetando la privacidad de cada paciente. Fuente propia.

Por otra parte, se utilizarán las siguientes tecnologías para desarrollar el sistema de transmisión web: Adobe Media Server. Permite realizar transmisiones de video en vivo y sobre demanda e incorporarlas a aplicaciones web. Los contenidos transmitidos por medio de Adobe Media Server puede ser visualizados tanto en sistemas que cuenten con soporte para Adobe Flash Player como en sistemas iOS, los cuales cuentan con soporte para HTML 5. Amazon Web Services. Se utilizarán los servicios de Amazon Web Services, ya que se trata de una de las empresas más innovadoras y de prestigio de los últimos años. Amazon Web Services cuenta con soporte para hospedar aplicaciones web que cuenten con servicios de transmisión sobre demanda y en vivo, además de contar con otros servicios adicionales como hospedaje de archivos en la nube, seguridad y comercio electrónico, por mencionar algunos. Cámara de video. De acuerdo a las necesidades del sistema, puede ser utilizada cualquier cámara que tenga habilitada la característica de enviar el video capturado a una PC. La cámara a utilizar se conectará a la PC que sea asignada para la transmisión de video, por medio de la aplicación Adobe Flash Media Live Encoder.

Adobe Flash Media Live Encoder. Esta aplicación se encargará de capturar el video desde la cámara y, por medio de parámetros de video específicos, transmitirá el video al servidor de video indicado, para ser mostrado en la aplicación web VSDC. PHP. PHP es hoy por hoy, el lenguaje de programación de aplicaciones web con mayor aceptación en la industria. Este lenguaje permite desarrollar sitios web dinámicos, en los que se pueden integrar conexiones con bases de datos y de esta manera crear sistemas de información hospedados en el internet (PHP, 2014) Durante el desarrollo de este caso práctico se realizaron investigaciones en uno de los consultorios pertenecientes al programa de Turismo Médico en la ciudad, de acuerdo a la Guía de Servicios Médicos en Mexicali (COTUCO, 2012). Se investigó cuáles son los seguros médicos que se aceptan en dicho consultorio, así como cuál es el procedimiento de reclamación para un seguro por parte de un dentista.

RESULTADOS

Es importante mencionar, que el producto aún se encuentra en construcción. A continuación se muestran algunos puntos que ya están definidos. El nombre del sistema será Electronic Video Data Streaming and Storage System for Dental Care Services Across Borders. Debido a lo largo del nombre, se hará referencia a

él en su fase de prototipo como VSDC, tomando del nombre las iniciales de las palabras Video Streaming Dental Care. En la figura 4.1 se muestra el logo que se diseñó para utilizarse en el sistema.

Figura 3: Logotipo Para el Sistema VSDC



Fuente. Propia, diseñado por Alexis Manzo

El funcionamiento del sistema es el siguiente: Tanto el Dentista como el Responsable de la revisión de los expedientes deben contar con las credenciales necesarias para tener acceso al sistema. Al momento de entrar al mismo, deben autenticarse en la pantalla de Log in.

Figura 4: Pantalla de Log in



Fuente. Propia, diseñado por Alexis Manzo

En la figura 5 se muestra la pantalla en la cual el Responsable de la revisión de evidencias puede elegir el expediente del paciente que desea visualizar

Name	Age	Last visit	More details...
Edgar Alexis Manzo Vega	28	2014-01-01 12:00:00	Open...
Ricardo Valdez	31	2014-01-01 2:50:00	Open...
Francisco Lopez	52	2013-02-01 1:00:00	Open...
Eduardo Chavez	22	2014-11-01 3:30:00	Open...

Fuente. Propia, diseñado por Alexis Manzo

En la figura 6 el responsable de revisión de la revisión de evidencias puede visualizar los detalles de la información del paciente, así como la lista de consultas que han sido registradas en el sistema.

Figura 6: Expediente Electrónico del Paciente



The screenshot shows a web-based patient record form for 'Edgar Alonso Manzo Vega'. The form includes fields for Name, Address, Telephone, Email, Date of Birth, First visit, Gender, Tolerance to anesthesia, Copulations, Medications, Family background, and Personal background. Below these fields is a 'List of consultations' table with columns for Date, Name of dentist, Name of dentist's office, and More details...

Date	Name of dentist	Name of dentist's office	More details...
2014-01-01 12:00:00	Juan Manuel Lopez	Manuel Dental	Open...

Fuente. Propia, diseñado por Alexis Manzo

Al elegir visualizar los detalles de una consulta específica, en la figura 7 se muestra la pantalla donde el Responsable de la revisión de evidencias puede visualizar el video de la consulta registrada, así como los detalles de la información referente a la consulta.

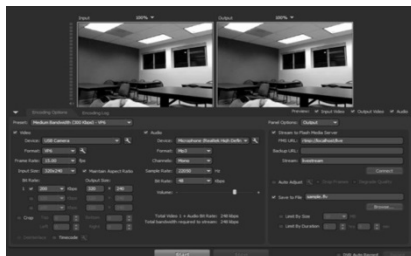
Figura 7: Visualización En Video Sobre Demanda de la Consulta Previamente Registrada



Fuente. Propia, diseñado por Alexis Manzo

Por otro lado, el Dentista registra la consulta por medio de la cámara, y el uso del Adobe Flash Media Live Encoder, mostrado en la figura 8, el cual le permite producir la transmisión en vivo de la consulta, así como crear un archivo de video como respaldo en el equipo de cómputo del Dentista.

Figura 8: La Aplicación Adobe Flash Media Live Encoder Permite la Producción de la Transmisión de La Consulta al Sistema Web VSDC



Fuente. Propia, diseñado por Alexis Manzo

CONCLUSIONES

Se presume que el sector económico del turismo médico tiene grandes oportunidades para que en él se implemente un mayor número de tecnologías de la información de manera estratégica para hacerlo crecer. Este sistema puede ser considerado para ampliar su uso como un sistema de expedientes dentales electrónicos, y su información pueda ser exportada a otros sistemas de expedientes electrónicos para pacientes de EE.UU. Por último, por medio de este proyecto se promueve el uso de servicios dentales y de desarrollo de software hechos en México.

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BIOGRAFÍA

Claudia Viviana Alvarez Vega es Doctora en Ciencias Administrativas por la Universidad Autónoma de Baja California. Profesora de Tiempo Completo en la Facultad de Ciencias Administrativas, adscrita al programa educativo de Licenciado en Informática. Se puede contactar en la Facultad de Ciencias Administrativas, Universidad Autónoma de Baja California, Blvd Río Nuevo y Eje Central Sin número, Zona Río Nuevo Mexicali Baja California, Correo electrónico

Alberto Jabalera Oviedo es Maestro en Administración Pública por la Universidad Autónoma de Baja California. Profesor de Tiempo Completo en la Facultad de Ciencias Administrativas, adscrita al programa educativo de Licenciado en Administración de Empresas. Se puede contactar en la Facultad de Ciencias Administrativas, Universidad Autónoma de Baja California, Blvd Río Nuevo y Eje Central Sin número, Zona Río Nuevo Mexicali Baja California, Correo electrónico

Edgar Alexis Manzo Vega es Licenciado en Sistemas Computacionales por la Universidad Autónoma de Baja California. Estudiante de Maestría en Tecnologías de la Información y la Comunicación en la Facultad de Ciencias Administrativas. Se puede contactar en la Facultad de Ciencias Administrativas, Universidad Autónoma de Baja California, Blvd Río Nuevo y Eje Central Sin número, Zona Río Nuevo Mexicali Baja California, Correo electrónico

EL CAMBIO INSTITUCIONAL DESDE LA PERSPECTIVA DE LOS ESTUDIANTES EN LOS PROGRAMAS ACADÉMICOS DE CONTADURÍA PÚBLICA Y ADMINISTRACIÓN DE EMPRESAS DE UNA UNIVERSIDAD PÚBLICA COLOMBIANA

Maritza Rengifo Millán, Universidad del Valle

Los problemas asociados a la calidad, la autoevaluación y los procesos de implementación del plan de mejoramiento, asimismo el cambio institucional, se han convertido en una preocupación constante para las universidades, el Estado y las agencias encargadas del impulso de estos procesos en los diferentes países de Latinoamérica, en Colombia y el mundo. Conocer las experiencias de algunos estudios de caso y sus resultados, aporta a la comprensión de los procesos de calidad y evaluación con fines de acreditación, que deben desarrollar los planes de estudio o programas académicos que pertenecen a las Instituciones de Educación Superior (IES). Comprender principalmente, la autoevaluación o evaluación interna, permite estructurar las bases que se requieren para el desarrollo de una observación permanente de los programas académicos y de la propia institución, con el propósito de identificar hasta qué grado se ha cumplido con los objetivos, la misión y el proyecto institucional. De esta forma, se posibilita establecer los criterios necesarios para que la comunidad estudiantil pueda emitir juicios de opinión acerca de los avances y logros que se han generado en estos procesos.

PALABRAS CLAVE: Cambio Institucional, Instituciones de Educación Superior, Programas Académicos, Calidad, Autoevaluación, Implementación del Mejoramiento

JEL: H52, H75, 120,121,123,124,125,128

INSTITUTIONAL CHANGE FROM THE PERSPECTIVE OF PUBLIC ACCOUNTING AND BUSINESS ADMINISTRATION STUDENTS AT A COLOMBIAN PUBLIC UNIVERSITY

ABSTRACT

The issues associated with the quality, self-evaluation, and implementation of educational institutional improvement processes have become key elements for universities, states, and agencies responsible for bringing about positive transformations in Colombia, Latin America, and the rest of the world. Thus, being familiar with some related-case studies and their findings may contribute to a better understanding of educational quality and evaluation processes aimed at accrediting Institutions of Higher Education (IHE) and their corresponding academic programs. Likewise, an understanding of self-evaluation or internal evaluation is instrumental in structuring the foundations necessary for permanent follow-up of both institutions and academic programs, as a way to find out whether and to what extent institutional objectives, mission, and goals have been met. In other words, this may lead to setting up the necessary criteria for student judgment of current achievements resulting from educational institutional processes.

JEL: H52, H75, 120, 121,123,124,125,128

KEYWORDS: Institutional Change, Institutions of Higher Education, Academic Programs, Quality, Self-Evaluation, Improvement Implementation Process

BIOGRAFIA

Maritza Rengifo Millán. Ph.D. en Administración de la Educación (Universidad de Montréal - Canadá), Magister en Administración (Universidad del Valle), Especialista en Economía Internacional (Universidad de Barcelona-España), Contadora Pública. Profesora de la Facultad de Ciencias de la Administración de la Universidad del Valle, Colombia. Se puede Contactar en la Calle 4B 36-00 Campus San Fernando, Edificio 124 Oficina 2052, Departamento de Contabilidad y Finanzas de la Universidad del Valle, Cali, Colombia. Correo electrónico:

COMERCIO INFORMAL, ESTRATEGIAS FISCALES TENDIENTES A SU DISMINUCION

Adriana Guadalupe Chávez Macías, Universidad Autónoma de Coahuila-México

Maricela Carolina Peña Cárdenas, Universidad Autónoma de Coahuila-México

Natalia Abigail Velazco Sandoval, Universidad Autónoma de Coahuila-México

RESUMEN

A través de los años, en México se han implementado estrategias tendientes a la disminución de la informalidad en las microempresas, iniciamos este año con la creación de un nuevo régimen de tributación dirigido a éstas, y recientemente con la publicación de un decreto que contiene atractivos beneficios que van desde el financiamiento hasta seguridad social. El objetivo de este estudio corresponde a la fundamentación teórica de un proyecto de investigación, cuyo propósito es identificar los factores que impiden la disminución del comercio informal en las microempresas. La metodología utilizada es de carácter documental efectuada mediante una revisión literaria analizando las disposiciones fiscales vigentes, contenidos de artículos de revistas científicas, investigaciones, libros de texto, así como de las demás información relacionadas, que permita identificar los factores que impiden a las microempresas dejar la informalidad. Los resultados en la presente investigación, muestran que son múltiples los factores involucrados que evitan que las microempresas consideren dejar la informalidad para entrar a una dinámica de contribución al gasto público.

PALABRAS CLAVE: Comercio Informal, Estrategias Fiscales

INFORMAL TRADE, STRATEGIES AIMED AT TAX REDUCTION

ABSTRACT

Over the years, Mexico has been implemented strategies aimed at reducing informality in micro, started this year with the creation of a new tax regime aimed at them, and recently with the publication of a decree containing attractive benefits ranging from funding to social security. The aim of this study is the theoretical foundation of a research project whose purpose is to identify the factors impeding the reduction of informal trade in micro. The methodology used is documentary made by a literature review examining the tax rules, contained in journal articles, research, textbooks, as well as other related information, to identify the factors that prevent micro leave informality. The results of this research indicate that multiple factors involved that prevent micro informality consider leaving to enter a dynamic contribution to public spending.

KEY WORDS: Informal Trade, Tax Strategies

INTRODUCCION

En México, han sido diversas las estrategias tendientes a la disminución del comercio informal, en los últimos años particularmente la simplificación del Régimen de Pequeños Contribuyentes que hasta diciembre del 2013 permitía el pago del Impuesto Sobre la Renta, Impuesto al Valor Agregado e Impuesto Empresarial a Tasa Única en una sola cuota fija bimestral, así como de la exención de otras obligaciones administrativas. Sin embargo derivado de estudios que las autoridades fiscales realizaron, se obtiene como resultado que bajo ese régimen la evasión fiscal representaba hasta un 98% y no se reducían las tasas de informalidad en las microempresas.

Por tal motivo a partir de enero de 2014, se crea el Régimen de Incorporación Fiscal en sustitución del Régimen de Pequeños Contribuyentes, con la intención de captar a esos comercios que trabajan de manera informal y reducir los índices de evasión fiscal. La presente investigación se centra en la identificación de los factores que impiden la disminución del comercio informal en las microempresas.

REVISION LITERARIA

Comercio Informal

La economía informal es un fenómeno complejo y persistente que atañe no sólo a México sino a numerosos países del mundo. Este fenómeno se asocia con el crecimiento demográfico y la imposibilidad de la economía para generar los empleos que satisfagan plenamente las necesidades básicas de grandes grupos de población. (Rius, Atlán Pérez, & Compeán Flores, 2009). En el 2012, 70 de cada 100 microempresas no contaban con registro ante alguna autoridad, (INEGI, 2013). Alejandro Portes define al sector informal como todas las actividades con ingresos-ganancias no reguladas por el Estado, en contextos donde actividades similares sí lo están. (Miranda Camarena & Rizo Orozco, 2010) Rius, Atlán Pérez & Compeán Flores citan a Shetino, 2007, que el desarrollo de la actividad económica requiere de reglas claras y seguridad del pleno acatamiento de sus normas. Un país con un sistema de derecho que carezca de estos elementos genera costos de transacción más elevados tanto para los individuos como para las empresas que lleven o deseen llevar a cabo una actividad económica.

El exceso de trámites y normas obstaculiza la iniciativa individual y burocratiza la actividad productiva, además aumenta la corrupción. Genera oficiales corruptos y menores ingresos para el Estado; propicia el crecimiento de la economía informal y de mercados negros; aumenta el riesgo de realizar negocios y elevan los costos de transacción. Lo anterior no sólo representa una pérdida de bienestar sino que limita el crecimiento y la competitividad del país y la calidad de vida de sus habitantes. Entre más grande sea el sector informal menos responde la economía a políticas económicas y fiscales; contribuye a la reducción de la base impositiva, y desincentiva el cumplimiento fiscal; generar una percepción de injusticia por parte de los pagadores de impuestos y un tipo de competencia desleal, al presentar costos operativos más bajos (los impuestos no pagados y en algunos otros casos, hasta insumos robados como mercancías y electricidad (Rius, Atlán Pérez, & Compeán Flores, 2009)

Evasión Fiscal: Contribuyentes pertenecientes al Régimen de Pequeños Contribuyentes tienen niveles de evasión superiores a los estimados a nivel nacional en otro tipo de contribuyentes, lo cual es otro factor importante para que decidan dejar fuera del pago de impuestos gran parte de sus operaciones realizadas. Según el estudio de Evasión Fiscal en el Régimen de Pequeños Contribuyentes, (ITESM, 2011) menciona que la evasión fiscal como proporción del impuesto potencial para el periodo 2000 - 2010 se encuentra por encima del 90% a partir del año 2002, teniendo un máximo en el 2005 de 98.75%. Para el periodo analizado las cifras son: 89.71% en 2000; 82.09% en 2001; 93.12% en 2002; 92.5% en 2003; 98.6% en 2004; 98.75% en 2005; 97.59% en 2006; 97.16% para 2007; 96.46% en 2008; 96.92% en 2009 y 96.23% en 2010.

Estrategias fiscales: La disminución de la economía informal fue uno de los puntos señalados en la exposición de motivos de la reforma fiscal para el ejercicio 2014, la cual contiene entre otras disposiciones la creación de un nuevo Régimen de tributación enfocado a las microempresas y que a continuación se resume:

Régimen de Incorporación Fiscal: A partir del 1 de enero de 2014 entra en vigor la nueva Ley del Impuesto Sobre la Renta, la cual contiene en su Título IV Capítulo I Sección II el Régimen de Incorporación Fiscal, con el cual se pretende que los contribuyentes que hasta diciembre de 2013 tributaban en el Régimen de Pequeños Contribuyentes, continúen tributando de manera similar, y para aquellas microempresas que no se encuentren inscritos, lo hagan y poco a poco aprender a pagar sus impuestos y a su vez, accedan a todos los

beneficios que ofrece, en el cual solo podrán permanecer hasta por 10 años, y al término de este plazo, iniciarán el cumplimiento de sus obligaciones en el Régimen de Actividad Empresarial y Profesional, como el resto de los contribuyentes, incluye entre otras las reglas:

a) Podrán tributar contribuyentes personas físicas con actividades empresariales, siempre que sus ingresos propios obtenidos en el ejercicio inmediato anterior, no hubieran excedido de \$ 2,000,000. b) Se calcularán y enterarán el impuesto en forma bimestral, el cual será un pago definitivo, a más tardar el día 17 de los meses de marzo, mayo, julio, septiembre, noviembre y enero del año siguiente, mediante declaración que presentarán a través de los sistemas que disponga el Servicio de Administración Tributaria en su página de Internet. c) Determinarán una utilidad fiscal restando de la totalidad de sus ingresos las erogaciones realizadas en el mismo periodo, así como la participación de los trabajadores en las utilidades de las empresas. Para determinar el impuesto, los contribuyentes de esta Sección considerarán los ingresos cuando se cobren efectivamente y deducirán las erogaciones efectivamente realizadas en el ejercicio para la adquisición de activos fijos, gastos o cargos diferidos. A la utilidad fiscal que se obtenga conforme al quinto párrafo de este artículo, se le aplicará la tarifa bimestral del artículo 111 de la Ley del Impuesto Sobre la Renta. El impuesto que se determine se podrá disminuir conforme a los porcentajes y de acuerdo al número de años que tengan tributando en el régimen previsto en esta Sección, conforme a la Tabla 1:

Tabla 1: Reducción del Impuesto Sobre la Renta a Pagar En el Régimen de Incorporación

TABLA										
Reducción del Impuesto Sobre la Renta a Pagar En el Régimen de Incorporación										
Años	1	2	3	4	5	6	7	8	9	10
Por la presentación de Información de ingresos, Erogaciones y proveedores:	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%

Tabla 1. Porcentaje de disminución del Impuesto Sobre la Renta. Art. 111 (Ley del Impuesto Sobre la Renta, 2014)

Contra el impuesto reducido, no podrá deducirse crédito o rebaja alguno por concepto de exenciones o subsidios. También contempla las obligaciones:

Inscribirse en el Registro Federal de Contribuyentes.

Conservar comprobantes que reúnan requisitos fiscales.

Registrar en los medios electrónicos señalados por la autoridad fiscal, los ingresos, egresos, inversiones y deducciones del ejercicio.

Entregar a los clientes factura electrónica.

Efectuar pagos superiores a \$2,000.00 con cheque, tarjeta de crédito, débito o de servicios.

Presentar declaraciones bimestrales definitivas, a más tardar el día 17 del mes inmediato posterior.

Efectuar retenciones de impuestos a sus trabajadores, así como su entero conjuntamente con su declaración bimestral. Presentar conjuntamente con su declaración bimestral ante el Servicio de Administración Tributaria, los ingresos obtenidos y erogaciones realizadas, inversiones e información de las operaciones realizadas con sus proveedores.

Cabe mencionar que si compramos con el régimen anterior, algunas reglas subsisten pero las facilidades que se otorgaban en materia de expedición de comprobantes fiscales, comprobación de compras y gastos y

registros contables, prácticamente desaparecen, en estos aspectos se presenta el mayor impacto del cambio de régimen.

Decreto “Crezcamos Juntos”

Publicado en el Diario Oficial de la Federación el mes de Septiembre de 2014, prácticamente se centra en beneficios a todas aquellas operaciones realizadas con el público en general en materia de Impuesto al Valor Agregado e Impuesto Especial Sobre Producción y Servicios, entrará en vigor a partir del 1 de enero de 2015, se destaca la exención al 100% de dichos impuestos para aquellos microempresarios cuyos ingresos anuales no excedan de \$100,000. Adicionalmente, contempla beneficios en materia de seguridad social con una serie de requisitos, que en algunos casos es difícil reunirlos, así también, la difusión masiva en medios de comunicación lo muestran como la solución para todas aquellas microempresas que actualmente trabajan en la informalidad.

METODOLOGIA

La metodología para esta fase del proyecto de investigación, consistió en la realización de una investigación de tipo documental, mediante revisión literaria analizando las normas jurídicas relativas tanto al Régimen de Incorporación vigente a partir del 1 de enero de 2014 y al Régimen de Pequeños Contribuyentes vigente hasta el 31 de diciembre de 2013, así como también las más recientes disposiciones fiscales al respecto emitidas por las autoridades fiscales, contenido de artículos de revistas científicas, investigaciones y libros de texto que permitan identificar los factores que impiden la disminución del comercio informal en las microempresas.

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BIOGRAFÍA

Adriana Guadalupe Chávez Macías, Docente de Tiempo Completo de la Facultad de Contaduría y Administración – Unidad Norte, de la Universidad Autónoma de Coahuila, en México, integrante del cuerpo académico Administración aplicada a las Organizaciones. Su correo electrónico es:

Maricela Carolina Peña Cárdenas, Maestra en Administración de Empresas, actualmente adscrita como investigadora en la Facultad de Contaduría y Administración – Unidad Norte de la Universidad Autónoma de Coahuila, en México, donde es líder del cuerpo académico Administración aplicada a las Organizaciones; ha participado como ponente en congresos nacionales e internacionales. Su correo electrónico es

Natalia Abigail Velazco Sandoval, estudiante del octavo semestre de la carrera de Lic. En Contaduría en la Facultad de Contaduría y Administración – Unidad Norte de la Universidad Autónoma de Coahuila-México. Su correo electrónico es:

LA PARTICIPACION DE LOS DOCENTES EN EL DESARROLLO DE EMPRENDEDORES Y EN LA INCUBACION DE NEGOCIOS COMO GENERADORAS DE EMPLEO

Beatriz Eugenia Flores Hahn, Universidad Autónoma De Querétaro
Margarita Espinoza Arreola, Instituto Tecnológico De Querétaro
Mónica Muñoz Cornejo, Universidad Autónoma De Querétaro

RESUMEN

La relevancia de analizar e identificar el impacto de las incubadoras en el desarrollo económico y social en los países que buscan la generación de empleos, garantizando una mejor calidad de vida, es todo un reto para las instancias que participan en ello, sobre todo visualizar todas las variables: tendencia de crecimiento de la población, índices de desempleo, programas de apoyo, financiamiento, etc. El espíritu emprendedor, expresado como el proceso de creación de empresas en una economía, que coadyuva en la generación de empleos y fortalecimiento en el desarrollo económico y social, es un aspecto relevante para los gobiernos que han integrado dentro de sus proyectos el fomento a las incubadoras de negocios para apoyar a los emprendedores. Querétaro, no es ajeno a estos fenómenos, por ello, con esta investigación evaluamos las acciones emprendidas en su desarrollo económico y social, presentando información actualizada, objetiva y confiable que permita tener bases para el desarrollo de la actividad emprendedora y el diseño de estrategias en la incubación de negocios, considerando como un factor determinante para la generación de estos proyectos la labor del docente en el nivel universitario como elemento fundamental de enseñanza, apoyo, enlace y motivación para la generación de estos procesos.

PALABRAS CLAVE: Actividad Emprendedora, Incubadora de Negocios, Labor Docente, Desarrollo Económico y Social

TEACHERS 'INVOLVEMENT IN THE DEVELOPMENT OF ENTREPRENEURSHIP AND BUSINESS INCUBATION IN GENERATING EMPLOYMENT AS

ABSTRACT

The importance of analyzing and identifying the impact of incubators in the economic and social development in countries seeking job creation, ensuring a better quality of life is a challenge for the actors involved in it, especially view all variables: trend of population growth, unemployment, support programs, financing, etc. Entrepreneurship, expressed as the process of business creation in an economy, which contributes to job creation and strengthening the economic and social development is an important issue for governments that have integrated into their projects promoting the business incubators to help entrepreneurs. Querétaro, is no stranger to these phenomena, therefore, this research evaluated the actions taken in its social and economic development, featuring date, objective and reliable information, to keep foundation for the development of entrepreneurship and design strategies business incubation, considered as a determining factor for the generation of these projects the work of teachers at the university level as an essential element of education, support, liaison and motivation for generating these processes.

JEL: A22, I21, I23, M13, R11.

KEYWORDS: Entrepreneurship, Business Incubator, Teaching, Social and Economic Development

INTRODUCCION

Este trabajo se enfoca en destacar como los docentes en el nivel universitario tienen una gran responsabilidad, jugando un papel relevante en la interrelación del alumno-escuela-gobierno-sociedad y siendo el punto de partida en el desarrollo de incubadoras de negocios en las instituciones de educación superior que finalmente dentro de sus objetivos buscan que en el futuro sus alumnos al terminar su educación universitaria no presenten un grave problema de desempleo y desarrollo. De manera tradicional los alumnos buscan al terminar su licenciatura ubicarse en las empresas del entorno geográfico, sin embargo dadas las condiciones actuales de nuestro país las instituciones deberán generar programas bien estructurados y con objetivos muy claros y hacer conciencia con sus docentes de la responsabilidad de mejorar en estos aspectos y proponer alternativas de academia, investigación y extensión para que los alumnos sean generadores de sus propios ingresos y de nuevos empleos, teniendo sus bases desde el nivel educativo. Finalmente presentamos los resultados actuales en relación a la situación actual en el estado de Querétaro, presentando una propuesta para las instituciones educativas de nivel superior a fin de que los docentes puedan aplicarlas en beneficio de sus educandos para el desarrollo de emprendedores. Contando con actividades generales a desarrollar dentro de las instituciones académicas y como parte del programa académico de los docentes, la idea es ir más allá de solo dar una materia al final del programa académico inclusive en ocasiones como materia optativa, el punto es prepararlos durante todo el proceso de su academia para que realmente desarrollen una cultura emprendedora.

REVISIÓN LITERARIA

En el contexto mundial, el problema de desempleo se ha extendido de manera relevante siendo tarea de todos los gobiernos buscar alternativas que ayuden a generar el empleo que la sociedad demanda, mediante la aplicación de políticas económicas que con lleven a incrementar tanto la inversión pública como privada, y con ello, impulsar el desarrollo económico y social. Dentro del objetivo de la política de empleo, su principal función es mejorar el nivel de vida generando fuentes de trabajo productivos que mejoren la distribución del ingreso, por ello, uno de los compromisos del gobierno es apoyar a los emprendedores que son quienes a final de cuentas proporcionan los puestos de trabajo, ya sea con el desarrollo empresarial o la creación de empresas (www.oie-emp.org., 2003).

Aun cuando académicos y políticos difieren sobre la naturaleza del emprendimiento, concuerdan en dos aspectos: en primer lugar, el reconocimiento de que las iniciativas emprendedoras constituyen un factor instrumental para el desarrollo económico, social e incluso el desarrollo sustentable de los países y regiones (Hall, et al., 2010; Murphy, et al., 2006; Sternberg y Wennekers, 2005), y el segundo, que los individuos ostentan un papel importante en el proceso de creación de empresas. (Carland, et al., 1988; Murphy et al., 1991; Rache y Frese, 2007) considerando que el emprendimiento provee de un extenso conjunto de relevancia sobre cómo incentivar el espíritu empresarial.

Recientemente, en la búsqueda para mejorar la comprensión del fenómeno emprendedor, la investigación se ha centrado en diversos factores que influyen en la decisión del individuo sobre la puesta en marcha de una empresa (Baum et al., 2007; Delmar y Davidsson, 2000; Katz y Shepherd, 2003; Mitchell et al., 2002). En este sentido, las tareas de un país que se diga emprendedor deberán girar en relación al mantenimiento y mejora de su cultura emprendedora. Y en la preparación de los docentes en estos temas: como el conocimiento, las habilidades y las actitudes requeridas en la formación de emprendedores gozan de una creciente atención entre académicos, investigadores y agendas políticas, tanto en economías desarrolladas -particularmente en Estados Unidos y Europa (Bécharde y Toulouse, 1991; Kuratko, 2005; OECD, 2010)- como en economías emergentes (West et al., 2008).

En este contexto, en los países de América Latina una reconfiguración de las políticas de desarrollo empresarial ha permitido un incremento en el fomento de la creación de nuevas empresas y, en general, en la valoración de la actividad emprendedora como generadora de empleos (Kantis, 2004).

Por su parte, la Secretaría de Economía (SE) fomenta acciones que coadyuven la creación y desarrollo económico y social, a través de un mecanismo de atención empresarial que considera cinco segmentos: emprendedores, microempresas, pequeñas y medianas empresas, empresa gacela y empresas tractoras. Este tipo de empresas se apoyan mediante las siguientes cinco estrategias fundamentales; financiamiento, comercialización, capacitación y consultoría, gestión e innovación, y desarrollo tecnológico:

De 2008 a 2010 se han apoyado 131 proyectos con 628.6 millones de pesos, para crear 213 incubadoras, 18,101 empresas y 56,053 nuevos empleos de empresas beneficiadas, en 62.3%; y el de recursos en 42%, en términos reales.

Estas empresas aportan el 15% del Producto Interno Bruto (PIB) del país y están integradas por negocios, es importante mencionar que casi no cuentan con base tecnológica, infraestructura o planeación, tanto en su creación como en su desarrollo.

De 2010 a 2013 a través del fondo se han apoyado 185 proyectos con 408.4 millones de pesos, que han beneficiado a 48,623 empresas y permitiendo la conservación de 117 mil empleos. (www.oie-emp.org.,2013)

Estos datos reflejan el impulso por parte de las instancias gubernamentales hacia una cultura emprendedora, vislumbrando el cambio de paradigma entre generar empleo y autoempleo, buscando evolucionar por medio de incubadoras de negocios, adquirir y crear empresas, es la visión integral que tiene los programas de incubadoras de negocios, los cuales le apuestan a lograr una nueva generación de emprendedores como parte relevante en la contribución al desarrollo económico y social. En la actualidad, dentro de la actividad económica, es importante la consolidación de nuevas empresas apoyadas por diversos programas gubernamentales, educativos y de instituciones financieras, como el de incubación de negocios, siendo uno de los aspectos más importantes, considerando que las nuevas iniciativas empresariales generen fuentes de empleo, intensificando la competencia en los mercados e impulsar la Innovación, es decir, favorecen el desarrollo económico y social en todos los planos, además de crear empresas, las incubadoras se asesora para que sobrevivan en mercado tan competitivo. En México, por ejemplo, el número de incubadoras de empresas ha ido en aumento a lo largo de los años, de acuerdo al Sistema Nacional de Incubación de Empresas, se tienen los siguientes datos, SNIE, (2010):

Figura 1: Crecimiento de Incubadoras En México



Fuente: Elaboración propia con base en datos de la Secretaría de Economía

El estado de Querétaro, tiene una población de 1, 097,028 habitantes en la zona metropolitana, de acuerdo a los resultados del XIII Censo de Población y Vivienda (2010). El nivel de vida en la cd. De Querétaro es considerado de los más altos de México y Latinoamérica, por colocarse el 3er. Lugar de las ciudades con mejor costo-efectividad de Norteamérica de acuerdo a la publicación de la revista brasileña Desarrollo de Ejecutivos y empresas (FDC), sin embargo es importante la generación de empleo para reactivación de la economía nacional, estatal y municipal.

En este contexto nacional el nivel desempleo ha sido cada vez mayor, los apoyos programas para las incubadoras de negocios uno de los objetivos principales es revertir el índice de desempleo generado año con año, y en la ciudad de Querétaro las instancias gubernamentales y privadas hacen esfuerzos para la generación de empleo y autoempleo con bases consolidadas. Sin embargo, el desempleo creciente causa incertidumbre en el ámbito laboral, al incremento de la inseguridad en todo el país, antes de la propia implementación de las políticas de estabilización. Trazando una línea hacia los ejes rectores de desarrollo del gobierno del estado de Querétaro se señala que el empleo y desarrollo sostenible está orientado a fortalecer la economía a través de la competitividad y la inversión productiva, en un marco de protección al medio ambiente, el eje abarca el desarrollo agropecuario, industria, comercio, servicios, turismo y medio ambiente. Hasta el 2010, según datos publicados en el Anuario Económico de la SEDESU, en el estado de Querétaro, se tenían registradas 12 incubadoras de empresas para un tipo de tecnología tradicional e intermedia, y sólo una para alta tecnología. Estas lograron crear e impulsar 250 empresas de las cuales 200 se apoyaron con recursos del Fondo Pyme, de la Secretaría de Economía. La banca de desarrollo ha registrado una actividad moderada en cuanto a los financiamientos y las asesorías de empresas. En el 2007 se otorgaron 6,814 créditos por un monto total de 2,607 millones de pesos. Para el 2008 la cantidad llegó a 3,727 para un total de 10,304 créditos, mientras que en el 2009 los otorgados sumaron 19,314 por una cantidad de 5,796 millones de pesos.

Incubadora de Negocios

De acuerdo al concepto del Sistema Nacional de Incubadoras de Empresas (SNIE), son centros donde proporcionan asesoría, así como apoyo a preparar el plan de negocio y acompañamiento en el proceso de creación de una empresa proporcionándote consultoría en las diversas áreas (mercadotecnia, contabilidad, diseño gráfico e industrial, etc.). Algunas de ellas incluso ofrecen espacios físicos para que se emprenda el negocio como verdadero empresario. Lo que te ofrece una incubadora **no es financiamiento**, sino la oportunidad de entrenar para enfrentar la vida empresarial de manera más sólida y estructurada a través de la capacitación y consultoría especializadas con Modelos de incubación de negocios, de acuerdo al tipo de negocio, que ya están reconocidos por la Secretaria de Economía.

Modelos de Incubación Tradicional reconocidos para Transferencia

Modelos de Incubación de Tecnología reconocidos para Transferencia

Modelos de Incubación de Alta Tecnología reconocidos para Transferencia

Las incubadoras se encargan de evaluar la viabilidad técnica, financiera y de mercado de tu proyecto empresarial, así también proporcionan servicios integrales de asesoría legal y administrativa, así como planes de mercadotecnia y ventas, e incluso espacio físico, equipo, logística y hasta acceso a financiamiento y capital semilla. “Las incubadoras ayudan a las empresas emergentes, proporcionando una variedad de servicios de apoyo como la asistencia en el desarrollo de negocios y planes de marketing, creación de equipos de gestión, la obtención de capital, y el acceso a otros servicios profesionales más especializadas. Además, las incubadoras proporcionan flexibilidad de espacio para compartir, equipos y servicios administrativos.” (Grimaldi & Grandi 2005:111)

Tipos de Incubadora de Negocios

Existen incubadoras privadas, universitarias y gubernamentales, todas ellas avaladas por la Secretaría de Economía. Cada tipo de incubadora tiene diferentes estructuras y cada una tiene enfoques específicos.

Tipos de Incubadoras Por Giro

Incubadoras tradicionales: se enfocan al comercio, servicios y algunas industrias ligeras; por ejemplo, papelerías, confección y maquila de ropa, loncherías, farmacias, etcétera. Prácticamente no necesitan infraestructura tecnológica, su implantación es más sencilla y el tiempo de incubación promedio es de hasta tres meses, no brindan dinero en efectivo sino las herramientas necesarias para arrancar su empresa y posteriormente le pueden ayudar a obtener el capital de riesgo para continuar su desarrollo fuera de la incubadora.

Incubadoras de tecnología intermedia: las empresas incubadas bajo este diseño incorporan elementos de innovación por lo que deben vincularse a centros e institutos de conocimiento, fuentes generadoras de proyectos, grandes empresas o redes estratégicas de innovación. Ejemplos de este tipo de incubadoras son el desarrollo de software para el control de inventarios, servicios basados en tecnologías de la información y diseño, desarrollo de tintes y colorantes especiales, nuevas máquinas y herramientas para la industria, etc. Emplean un tiempo máximo de incubación de 12 meses.

Incubadoras de Alta Tecnología: en este tipo de incubadoras se incluye a los negocios enfocados a los sectores de software especializado, computación, consultoría en Tecnologías de la información. Las incubadoras de alta tecnología requieren de mayor tiempo de incubación, amplia infraestructura física y tecnológica y operación altamente especializada.

Definición de Emprendedor y sus Características

Antes de revisar las definiciones de emprendedor de diversos autores, es necesario establecer la diferencia entre emprendedor y empresario, dos términos que tienen la misma raíz etimológica, pero que semánticamente son diferentes. Para el maestro Furnham (1995) un “empresario es un individuo que establece y maneja los negocios con el propósito principal de obtener ganancias y de crecer. El emprendedor se caracteriza principalmente por mostrar comportamientos innovadores y por el deseo de emplear estrategias de gestión prácticas”. Esto es, un emprendedor es alguien, una persona o varias, que con ímpetu realizan o forman algo nuevo y ello generalmente, tiene un impacto positivo. Estos actos realizados por el emprendedor pueden consolidarse en la creación de una empresa. Por el otro lado, en ocasiones que no cualquier emprendedor logra ser un empresario. A su vez, ayudar a la gente joven a adquirir un espíritu emprendedor fomenta el desarrollo empresarial y propiciar que los individuos busquen ser empleadores y no empleados. (Roy Thomasson, 2003).

METODOLOGIA

Realizamos una investigación documental considerando aspectos a interpretar mediante datos y estadísticas de las diferentes variables, informes oficiales y revisión documental como fuente de información. Se investiga las tendencias del desarrollo económico y social en México en relación a las incubadoras de negocios y la generación de empleo. Las condiciones y escenarios del desempleo en el Estado de Querétaro y la situación que guarda las incubadoras de negocios y los trabajos realizados al respecto en instituciones educativas de educación superior. Analizando los años de 2008 al 2013. Es importante mencionar que existen investigaciones relacionadas con la contribución de los programas de apoyo incubadoras para impulso del emprendedurismo, sin embargo pocas lo relacionan con el impacto que tiene en el desarrollo económico y social a nivel nacional, regional y municipal, y la vinculación con la generación de empleo y con las

instituciones educativas. Por ello, surge la propuesta de analizar la interrelación de las variables de la investigación: las incubadoras de negocios, desarrollo económico y social, emprendedores, empleo, los docentes y las instituciones educativas.

RESULTADOS

La economía de nuestro país y la de Querétaro viven un intenso proceso de cambio y de apertura donde se deberá tener como objetivo primordial mejorar la eficiencia y competitividad, aumentando con ello el ritmo de crecimiento y empleo, a los niveles que demanda la población mundial. Desafío que enfrentan de manera relevante las instituciones de educación superior y demás organismos gubernamentales. Los planes educativos deben modernizarse a fin de mejorar los resultados logrados a la fecha por el sistema educativo de nivel superior en el Estado de Querétaro ya que no han sido positivos en la generación de empleos por sus egresados. Es necesario conocer las causas y proponer estrategias académicas y administrativas que fortalezcan a las instituciones que realizan actividades emprendedoras.

Las instituciones educativas dentro de sus programas académicos realizan en general actividades paralelas como programas emprendedores, ferias de negocios de los alumnos, entre otros, lo que significa un gran esfuerzo en beneficio de sus alumnos. En su proyecto general de planeación y objetivos, no se establece como prioritario un perfil institucional con enfoque de educación empresarial teniendo como objetivos el desarrollo emprendedor de sus alumnos y por ende la generación de nuevos empleos. En algunas instituciones apenas se ha establecido el programa emprendedor pero aún no se tienen con claridad las metas a seguir dejando a un lado los apoyos que de manera importante pudieran conseguir. Por lo que se sugiere hacer una revisión a la planeación educativa de las instituciones integrando desde su misión y visión la cultura del proyecto emprendedor de igual forma tener dentro de sus planes la capacitación docente integrando personal capacitado y con la experiencia suficiente en los temas. Se deberá realizar a una revisión los programas de estudio y así mismo integrar la asesoría relacionadas con estos temas, que además se tenga como parte del currículo el desarrollo de un plan de negocios y la participación en las exposiciones, de eventos ferias, congresos, cursos, talleres.

A continuación se presenta una propuesta para las instituciones educativas de nivel superior para que a través de sus docentes puedan aplicarlas en beneficio de sus educandos para el desarrollo de emprendedores: Actividades específicas a desarrollar dentro de las instituciones académicas y como parte del programa académico de los docentes que deben de ir más allá de solo dar una materia al final del programa académico inclusive en ocasiones como materia optativa, el punto es preparar a los alumnos durante todo el proceso de su academia para que realmente desarrollen una cultura emprendedora apoyándose en los siguientes aspectos:

Preparación del docente a nivel general en aspectos relacionados con: el emprendedurismo, incubación de empresa, situaciones en las cuales se encuentra estos aspectos en su localidad y como transmitir estos conocimientos a sus alumnos. Es importante contar con especialistas en la materia que brinden asesoría a otros maestros.

Docentes con experiencia en negocios: deben contar con una certificación docente en emprendedor o experiencia docente en materias de otras disciplinas, siendo relevante el contar con vasta experiencia adquirida en su propio quehacer.

Paciencia en proceso enseñanza-aprendizaje: el docente debe mostrar paciencia y flexibilidad, ya que está trabajando con un estudiante que pocas veces recibe una preparación como precedente para cursar la materia.

Planes de negocios: asesorar al alumno a fin de realizar un proyecto integrador como parte de su acreditación final de la carrera, que sirva de punto de partida de la creación de su empresa.

Ferias de emprendedor o muestras de negocio: es el trabajo que se realiza para crear y para exhibir los productos. El estudiante percibe con esto los resultados de su idea y que su negocio es exitoso.

Testimonios de éxito: lograr que emprendedores lleven su historia real a los alumnos generando en ellos confianza.

Soporte y redes informáticas: contar con un adecuado y suficiente servicio de internet para los alumnos y docentes en este sitio deben estar a disposición de los alumnos los materiales didácticos (el manual del emprendedor, los formatos, los ejemplos, las rúbricas, etc.), y documentos electrónicos.

Financiamiento emprendedor: conseguir patrocinios de gobierno del estado, proveedores o empresas de bienes y servicios de la localidad o de la misma institución educativa, es una manera de ganar en experiencia, relaciones institucionales y compromiso entre los participantes generando una vinculación entre todos los actores.

Disposición de tiempo: para el acompañamiento en el plan de negocio.

Programa de educación continua: la necesidad de diplomados, cursos, seminarios, foros, conferencias, etc., como parte de un programa de educación continua es muy importante e enriquecedor.

Plan de trabajo: contar con un plan de trabajo para difundir la cultura emprendedora.

Planeación didáctica: el programa del curso emprendedor y su planeación didáctica, adecuado a las necesidades de sus alumnos.

Capacitación y actualización permanente: La participación en eventos de actualización docente para incorporar nuevas prácticas, metodologías, técnicas, operaciones o procesos en la enseñanza-aprendizaje, así como modelos para la generación de la creatividad, la innovación, negocios, etc.

Evaluación permanente: establecer los criterios de evaluación, incluir el lado práctico y teórico del contenido de la asignatura, incorporando la evaluación en equipo y la evaluación individual, para generar el interés por la materia en todos los alumnos.

Lectura de publicaciones: impresas, en línea o electrónicas, es esencial para mantenerse al día en libros, artículos, manuales, guías, etc., que permitan al docente sugerir o recomendar a sus alumnos la lectura de documentos relacionados.

Presentar publicaciones y resultados de sus trabajos: un docente que escribe contribuye a la cultura emprendedora. Y le da imagen y autoridad institucional.

Mantener la imagen institucional: El docente que se identifica con los valores institucionales y el modelo educativo, y por lo mismo, los manifiesta en sus enseñanzas, queda más en la mente del estudiante.

Búsqueda de talentos en la institución: el docente debe estar pendiente de los eventos académicos organizados por sus colegas, docentes de asignaturas diferentes a emprendedor, ya que en dichas actividades los alumnos de la comunidad universitaria presentan proyectos en donde las ideas pueden ser relevantes para convertirlas en negocios. Es esos momentos, cuando el docente puede registrar las ideas y brindar seguimiento motivando a los alumnos para que inicien la elaboración de su plan de negocios.

Módulo de información: área específica destinada como centro de negocios o incubadora de empresas, con disponibilidad de información sobre las actividades de la asignatura emprendedora.

Fomentar la práctica-emprendedor: llámese “club del empresario”, “escuela emprendedora”, “programa emprendedor”, etc., promoviendo acciones desde Diplomados, Foros, Cursos, Ciclos de Conferencias, Mesas de Trabajo, etc., que contemplen la Certificación del Emprendedor de la propia institución educativa,

CONCLUSIONES

El espíritu emprendedor, expresado como el proceso de creación de empresas en una economía, coadyuva en la generación de empleo y fortalecimiento en el desarrollo económico y social de ahí, que los gobiernos han integrado dentro de sus proyectos propuestos el fomento las incubadoras de negocios para apoyar a emprendedores. La relevancia de analizar e identificar el impacto de las incubadoras en el desarrollo económico y social, en contribuir a la generación de empleo en una entidad garantiza una mejor calidad de vida, es todo un reto de para las instancias que participan en ello, sobre todo visualizar todas las variables (tendencia de crecimiento de la población, índices de desempleo, programas de apoyo a incubación de negocios financiamiento, etc.). La ciudad de Querétaro, no es ajena a este fenómeno, por ello, en la presente investigación presentamos información actualizada, objetiva y confiable, que permita diseñar estrategias para incrementar la actividad emprendedora, la incubación de negocios y evaluar las acciones emprendidas en el desarrollo económico y social para la generación de empleo.

El trabajo comprometido de los docentes en las instituciones educativas se convierte en un proceso de alta valía para el desarrollo de los alumnos futuros emprendedores así como del beneficio de los gobiernos y de un país. Deben tener experiencia empresarial y en el proceso enseñanza-aprendizaje a fin de llevar al alumno hacia el trabajo productivo. La asesoría sobre el desarrollo del emprendedor, independientemente de nivel o plan de estudios, debe generar como producto final un plan de negocios susceptible de participar en concursos y competencias, con una visión de futuro para obtener beneficios reales y con posibilidades de acreditar las evaluaciones de las instituciones que otorgan financiamientos. La educación de emprendedor no debe limitarse al solo el hecho de cursar la materia, debiendo preocuparse la institución educativa apoyada por instancias del gobiernos de promover actividades de educación continua realizadas por la incubadora de empresas o centro de negocios. Incluso debieran integrarse estas acciones de manera formal a sus programas académicos.

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BIOGRAFIA

Beatriz Eugenia Flores Hahn es Doctora en Administración por la Universidad Autónoma de Durango. Catedrática e Investigadora en la Universidad Autónoma de Querétaro, en la Facultad de Contaduría y Administración, se puede contactar al Correo Electrónico:

Margarita Espinoza Arreola es candidata al Doctorado por la Universidad autónoma de Guanajuato, es Catedrática e Investigadora en el Instituto Tecnológico de Querétaro, se puede contactar al Correo Electrónico:

Mónica Muñoz Cornejo es Doctora en Administración por la Universidad Autónoma de Querétaro. Catedrática e Investigadora en la Universidad Autónoma de Querétaro, en la Facultad de Contaduría y Administración, se puede contactar al Correo Electrónico:

MODELO DE VINCULACIÓN UNIVERSIDAD-EMPRESA

Hindra Grisel Rosas Miranda, Universidad Autónoma de Baja California Sur, México
Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur, México
Alba Eritrea Gámez Vázquez, Universidad Autónoma de Baja California Sur, México

RESUMEN

En México actualmente se está dando un renovado dinamismo en la política pública de vinculación universidad-empresa en el país y, paralelamente, en la evaluación de su impacto en el aumento de la competitividad del país y respecto a sus beneficios para la sociedad. El presente trabajo tiene como objetivo ofrecer un panorama de las percepciones de vinculación dentro de las Instituciones de Educación Superior (IES) y el sector productivo en México, con una aplicación a la Universidad Autónoma de Baja California Sur, en el noroeste mexicano. La intención es contribuir al desarrollo de un modelo de vinculación para la Universidad que aporte al desarrollo de la región, mediante una más efectiva generación y aplicación del conocimiento científico-tecnológico.

PALABRAS CLAVE: Percepciones de Vinculación, Instituciones de Educación Superior, Sector Productivo, Aplicación y Generación del Conocimiento En México

A UNIVERSITY-INDUSTRY LINKAGE MODEL

ABSTRACT

A renewed dynamism has been sponsored currently in Mexico regarding public policy towards university-industry linkage and, in parallel, about the evaluation of its impact in increasing the competitiveness of the country and its benefits to society. This paper aims to provide an overview of the perceptions by researchers in Higher Education Institutions (HEI) about its cooperation with the productive sectors in Mexico, with an application to the Autonomous University of Baja California Sur, in Mexico's northwest. The intention is to contribute to the development of a linkage model for the University so as to contribute to the region's development through a more effective generation of scientific knowledge and technology transfer.

JEL: I20, I21, J54

KEYWORDS: Linkage Perceptions, Higher Education Institutions, Productive Sector, Application and Generation of Knowledge in Mexico

INTRODUCCIÓN

A partir del 2014, el gobierno federal de México ha resaltado la importancia del involucramiento de las Instituciones de Educación Superior (IES) en las actividades del sector productivo como mecanismo para elevar la competitividad nacional, y mejorar la posición del país en los mercados internacionales. El Consejo Nacional de Ciencia y Tecnología (CONACyT), encargado de ejecutar las políticas mexicanas en materia Ciencia, Tecnología e Innovación (CTI), ha enmarcado sus programas de acción en la Meta III. *México con Educación de Calidad* dentro del Plan Nacional de Desarrollo 2013-2018. El Consejo destaca el papel fundamental de la educación en el desarrollo integral para transitar hacia una sociedad que pueda basar su economía en el conocimiento y la innovación. Esto ha significado la canalización de recursos para crear y fortalecer capital humano nacional, infraestructura, así como la capacidad para generar nuevos conocimientos, productos y servicios con un alto valor agregado. Una meta es alcanzar, al final de la administración federal actual, un presupuesto para CTI de uno por ciento del producto interno bruto mexicano

(PIB) (CONACYT, 2014).

En su Programa Institucional 2014-2018, el CONACyT retoma el Objetivo 3.5 del PND "*Hacer del desarrollo científico, tecnológico y la innovación pilares para el progreso económico y social sostenible*", que desarrolla en su Programa Especial de Ciencia, Tecnología e Innovación 2014-2018 (PECiTI). En éste establece las diferentes acciones de política pública de los temas de ciencia, tecnología e innovación. Así, en materia de vinculación destacan tres objetivos del PECiTI: a) contribuir a que la inversión nacional en investigación científica y desarrollo tecnológico crezca anualmente y alcance un nivel de 1% del PIB, b) impulsar el desarrollo de las vocaciones y capacidades científicas, tecnológicas y de innovación locales para fortalecer el desarrollo regional sustentable e incluyente; c) contribuir a la transferencia y aprovechamiento del conocimiento, vinculando a las instituciones de educación superior y los centros de investigación con los sectores público, social y privado, y; d) contribuir al fortalecimiento de la infraestructura científica y tecnológica del país (Ibidem).

Detrás de lo anterior está el reconocimiento de que en México no se ha logrado estructurar un modelo económico que posibilite la creación de un sistema científico-tecnológico para vincular las investigaciones que se realizan desde la IES y transformar el sector productivo con bienes y servicios de más alto valor agregado (Avilés, 2014). De acuerdo con evaluaciones sobre el tema, la mayoría de las empresas mexicanas no logran niveles adecuados de competitividad principalmente por falta de inversión y de sustentabilidad en las industrias, deficiencia en la transferencia de conocimientos y tecnología, y carencia de innovación (Laclette, 2009). Como herramienta para mejorar la competitividad de las empresas mexicanas, se adelanta una mayor generación, aplicación y transferencia de los conocimientos de las IES hacia el sector productivo, así como el fortalecimiento del sistema nacional de innovación.

En este trabajo se presenta un análisis de las percepciones de los investigadores en la Universidad Autónoma de Baja California Sur (UABCS) respecto a la función de vinculación con la empresa, que permitan contribuir a desentrañar elementos para el establecimiento de un modelo de vinculación con el sector privado, público y social que contribuya al desarrollo de la región. La UABCS es la única IES en Baja California Sur (BCS) que combina las funciones de investigación, docencia, y extensión y difusión de la cultura en el ámbito de las ciencias agropecuarias, del mar y sociales, así como de tecnologías de la información. Con campus en los cinco municipios de la entidad y una matrícula de 5400 alumnos, es la de mayor alcance y de cobertura, en un estado geográficamente alejado y vulnerable pero con un alto potencial acuícola y pesquero en razón de sus amplios litorales (DIIP, 2004).

Lo anterior hace de esa institución un espacio natural para el desarrollo de la vinculación con los sectores privado, público y social, situación que no existe al presente en mucho por la ausencia de mecanismos internos que promueven y consoliden una oferta científica tecnológica sólida. Sin embargo, la institucionalización de las actividades de vinculación con el entorno requiere del conocimiento de los factores que potenciarían esa vinculación pero también de los obstáculos a su desarrollo. Conocer las percepciones contribuiría al diseño de un modelo efectivo para generar y sistematizar la información, los procesos administrativos internos y la relación con los actores externos a la institución que permitan establecer lazos significativos entre estudiantes e investigadores de la comunidad universitaria con los potenciales usuarios de los productos académicos realizados en la UABCS.

REVISIÓN LITERARIA

Los sistemas de innovación surgen a partir de las condiciones productivas e institucionales en que distintos agentes interactúan para crear, acumular, transmitir y consumir conocimiento y los productos derivados de éste; y generar nuevas ideas que permitan resolver los problemas existentes u oportunidades para nuevos negocios, productos y servicios. La idea de impulsar el crecimiento económico y mejorar la situación de la economía (subnacional, nacional, regional), frente a otras con base en el desarrollo científico y tecnológico

aplicado a la producción se ha estructurado en una propuesta conceptual: la Economía Basada en el Conocimiento o Economía del Conocimiento, que surge en el contexto de la segunda posguerra mundial. Sin embargo, la vinculación entre el sector productivo con las instituciones generadoras de conocimiento, o vínculo Universidad-Empresa, enfrenta ha probado ser elusiva. Casalet y Casas (1996) señalan la importancia de reconocer que el concepto de vinculación es muy amplio, identificado alternativamente nociones como colaboración, cooperación o simplemente relaciones con diferentes sectores sociales. Un problema de inicio es la definición misma de vinculación y los pasos que se deben desarrollar para conseguirla. Autores como Corona (1994) y Payán (1997) señalan que, además de la docencia, la investigación y la extensión, la vinculación es otra función sustantiva de las IES, por lo que éstas deben:

Construir “redes de acción” que incluyan un programa fuertemente relacionado con otros agentes, como el gobierno, las entidades productoras, el sistema educativo en su conjunto y sobre todo, los centros de investigación del nivel superior, e incluso, sectores de la sociedad que puedan colaborar en una estructura realmente operativa (Gould, 1997). Esto lleva a que las actividades de vinculación que se realizan desde el ámbito educativo y empresarial se fortalezcan, de tal manera que formen parte de su quehacer y den respuesta a las necesidades presentes y futuras de la sociedad. En ese marco, uno de los principales desafíos de las IES consiste en encontrar los mecanismos de vinculación con el sector privado, público y social, adoptando o creando modelos de vinculación acordes con los objetivos y políticas institucionales, y que les permitan aprovechar mejor los recursos disponibles.

De esta manera se puede lograr el reconocimiento de la vinculación, con el objeto de que las contribuciones de las investigaciones surtan efectos multiplicadores en las propias instituciones y en el entorno social (Diario Milenio, 2013). Este tipo de acciones puede generar beneficios mutuos, ya que las universidades obtendrían recursos de las empresas para desarrollar investigación en ciencia y tecnología y para formar profesionales altamente calificados, y las empresas pueden encontrar un aliado estratégico en las capacidades científicas y tecnológicas e infraestructura de las universidades necesarias para aumentar su competitividad, tarea hasta la actualidad pendiente por resolver.

Un elemento importante en la consecución de una mejor vinculación es el financiero. El presupuesto que se ha destinado al gasto en materia de ciencia, tecnología e innovación alcanza los 881 mil 660 millones de pesos, es decir, 28.6 por ciento más en términos reales que en 2012. Pero aun así es insuficiente, si se consideran las brechas con otros países similares a México. El CONACyT tiene el compromiso de impulsar la inversión y la aplicación de estos recursos en investigación que, desde las IES se realiza determinando las áreas de la ciencia en las que se debe trabajar y en las que se debe desarrollar la investigación. Sin embargo, como en el caso de programas recientes tales como Cátedras para Jóvenes Investigadores o de apoyo a la investigación para la Resolución de Problemas Nacionales, existe poca conversación sobre las necesidades regionales, que necesariamente tienen particularidades a veces no reconocidas.

Por otra parte, considerando que 84% de las empresas en México no desarrollan acuerdo de cooperación para la innovación (Stezano, 2011), es claro que el interés por la vinculación debe provenir también desde el sector privado. Para el CONACyT, el proceso de vinculación se genera con la participación de las instituciones de educación superior, centros de investigación, gobierno, entidades financieras y empresas en un escenario en donde deben interactuar y participar de manera coordinada y en beneficio mutuo. Los temas de vinculación para México se fomentan dentro de los objetivos del PI del CONACyT, el objetivo 4 “*Contribuir a la transferencia y aprovechamiento del conocimiento científico y tecnológico para favorecer la innovación*”, se define la vinculación academia-empresa como un factor que incide en las ventajas competitivas, la productividad y el crecimiento económico nacional. En la siguiente tabla se describen las líneas de acción que enmarcan las estrategias concretadas para lograr los objetivos del Consejo.

Tabla 1: Programa Institucional 2014-2018 del Consejo Nacional de Ciencia y Tecnología (Conacyt)

Objetivo 4 “Contribuir a la Transferencia y Aprovechamiento del Conocimiento Científico y Tecnológico Para Favorecer la Innovación”	
Estrategia	Líneas de acción
4.1 Fomentar el desarrollo tecnológico y la innovación en prioridades del sector CTI	<ol style="list-style-type: none"> 1. Promover el capital emprendedor para favorecer el desarrollo de negocios tecnológicos 2. Promover la participación de las empresas en el esfuerzo nacional de inversión en actividades de IDE 3. Apoyar la creación de nuevos centros y fondos de investigación con base tecnológica 4. Incrementar la base de empresas innovadoras de alto impacto tecnológico 5. Impulsar la apropiación del conocimiento a través del registro de la propiedad industrial
4.2 Facilitar la vinculación de las IES y centros de investigación con las empresas	<ol style="list-style-type: none"> 1. Crear programas de apoyo que induzcan la comercialización del conocimiento 2. Fortalecer a las instancias encargadas de la vinculación y transferencia de tecnología 3. Crear redes de innovación con infraestructura tecnológica de alto valor agregado y recursos humanos especializados

En esta tabla se muestra las estrategia y líneas de acción que se han emprendido por parte del CONACYT y que tiene que ver con aprovechar el conocimiento y aprovechamiento del conocimiento científico y tecnológico en México. Fuente: CONACYT (2014).

De acuerdo con esa perspectiva, uno de los principales desafíos de las IES es encontrar mecanismos efectivos de vinculación con el sector empresarial en materia de desarrollo y transferencia científico-tecnológica, con el objeto de que las contribuciones de sus investigaciones surtan efectos multiplicadores en las propias instituciones y en el entorno social. Otras aportaciones al tema, como de la asociación de universidades e IES, ANUIES (2000), en el ámbito de la vinculación son: la Formación de unidades institucionales; la Capacitación, profesionalización, diagnósticos, publicaciones; los Proyectos conjuntos Gobierno Federal y Sector Productivo; el Diseño y propuesta de un Consejo Nacional de Vinculación; la Formación de redes regionales; la Red Nacional de Vinculación; y la realización de diferentes foros, seminarios y eventos realizados en esos temas.

En algunos casos esos esfuerzos se han manifestado, como en la Universidad Autónoma del Estado de Morelos (UAEM, 2014), que se ha proyectado como un modelo en el desarrollo de un ecosistema de innovación-emprendimiento, diseñado para la transferencia de ideas, desarrollos científicos, prototipos, necesidades de investigación y consultoría e incluso la creación de empresas basadas en el conocimiento. Su respaldo son las investigaciones científicas y tecnológicas de los profesores investigadores de tiempo completo y alianzas estratégicas con los tres niveles de gobierno, centros de investigación CONACyT, y cámaras empresariales del país y el extranjero. Así, ha estructurado una instancia universitaria con facultades de decisión, financiamiento, y procesos de organización institucional y de capacitación de su personal. Sin embargo, son contadas las IES del país que repliquen esos resultados.

Como en el resto de México, en la región noreste –que incluye los estados de Sonora, Sinaloa, Baja California y Baja California Sur–, la institucionalización de la vinculación IES-empresa ha seguido patrones desiguales. Siendo una de las zonas económicas más dinámicas del país por su cercanía geográfica con los Estados Unidos, se tienen casos de una estrecha relación como respecto a la industria aeronáutica en Sonora o la orientada a otros procesos de exportación y ensamblaje en Baja California. La Universidad de Sonora, a través de la Dirección de Vinculación y Difusión, cuenta con el Centro Integral CIEV para promover y facilitar a todos los sectores de la sociedad, los productos y servicios, científicos y tecnológicos de la institución, contribuye a expandir y afianzar la vinculación universitaria con los sectores educativo, social, gubernamental, así como productivo, de servicio y cámaras empresariales, a través de sus áreas de apoyo a la vinculación (USON, 2014). Por su parte, la Universidad Autónoma de Baja California dispone de una Coordinación de Formación Profesional y Vinculación Universitaria, cuya misión es contribuir a las actividades de vinculación, difusión y extensión de la cultura y los servicios de la universidad, así como a la formulación de las etapas disciplinaria y terminal de los planes de estudio y la formación docente requerida (UABC, 2014).

En el caso de Baja California Sur, donde se centra este trabajo, la situación de heterogeneidad entre CIs e IES se manifiesta pese al alto desarrollo de investigación orientada a los recursos marinos. Este estado, a diferencia de los otros de la región, es una de las entidades que menos aporta al producto nacional (0.6% en 2010, de acuerdo a INEGI), lo que va en sintonía con su pequeña población aunque no con su amplia geografía. Los ejes de la economía sudcaliforniana por más de 30 años han sido el comercio, el turismo y el gobierno ante un sector primario que no rebasa 4% del producto interno bruto estatal (PIB) y uno secundario tradicionalmente reducido, pero que repuntó con la alta participación del sector construcción en la década actual (por el florecimiento de empresas constructoras de vivienda social y plazas comerciales, ante el declive turístico de 2009) (Gámez *et al*, 2014).

Así, a finales de los primeros 10 años del nuevo siglo, cerca de 40% de la economía sudcaliforniana depende de las actividades relacionadas con el turismo, que también contribuyen con aproximadamente 30% del empleo estatal (GBCS, 2012). Sin embargo ese panorama se vio comprometido por el estallido de la crisis global manifestada en 2008 en Estados Unidos que afectó especialmente los sectores de construcción, de bienes raíces, y de restaurantes y hoteles. En 2010 hubo una recuperación en el nivel del producto de BCS, pero el valor de la producción en el último sector era aún 8% menor que en 2007. A finales de diciembre de 2012, el desempleo abierto de BCS, fluctuante entre 6 y 7%, era uno de los más altos del país (Angeles y Cabral, 2012).

La centralidad de los servicios, impulsada federalmente, ha opacado el desarrollo de los sectores primario y secundario. De los cuatro centros de investigación sobre recursos acuícolas y marinos el Centro de Investigaciones Biológicas del Noroeste, SC (CIBNOR, 2014) (centro CONACYT enfocado a las ciencias biológicas y el uso, manejo y preservación de los recursos naturales) por el alcance de su vinculación con la empresa. En noviembre de 2011 crea la primera Unidad de Vinculación y Transferencia del Conocimiento, bajo el nombre “BAJAINNOVA” en conjunto con el Centro de Investigación Científica y de Educación Superior de Ensenada (CICESE) y la empresa Avanza Capital. Con una Coordinación de Servicios Especializados y Proyectos Institucionales (COSEPI) el CIBNOR facilita la transferencia del conocimiento científico y tecnológico; que se fortalece con el Parque Científico y Tecnológico (BioHelis), y la Oficina de Propiedad Intelectual y Comercialización Tecnológica (OTT/CEPAT) que ha establecido.

El CIBNOR se ha tornado un ejemplo de éxito en el desarrollo de la vinculación con la empresa en el estado de Baja California Sur. Desde luego, en la evaluación del diferenciado impacto productivo de las IES y CIs es menester realizar consideraciones relacionadas con el perfil exclusivamente orientado a la investigación y la educación de posgrado de estos últimos, y la que se realiza en la Universidad Autónoma de Baja California Sur (UABCS), única IES que atiende la dimensión de la investigación básica y aplicada, además de la docencia de licenciatura y posgrado (en las áreas de ciencias sociales, del mar, agropecuarias, y de tecnología computacionales), así como la extensión y difusión de la cultura en el estado. En todo caso, un reto presente es lograr institucionalizar la vinculación y el acercamiento de los conocimientos a la sociedad de una manera más efectiva a la hasta ahora lograda. En ese sentido, el Programa de Planeación y Desarrollo 2013-2018 de la UABCS ha integrado a la vinculación en las políticas generales de desarrollo de la institución (UABCS, 2011).

En la UABCS se efectúan algunas actividades de vinculación con empresas, universidades nacionales y extranjeras, dependencias gubernamentales, y organizaciones de la sociedad civil, pero de manera aislada. Asimismo, se carece de un programa institucional de vinculación que promueva y facilite estas actividades de vinculación, así como la sistematización de la información y procesos para el registro, seguimiento y evaluación de las actividades y productos de investigación. Considerando la infraestructura científico-tecnológica disponible en la Universidad, subsanar esto podría potenciar una mayor vinculación y resultados. Actualmente existen 18 cuerpos académicos (o grupos de investigación) estructurados para atender líneas de generación y aplicación de conocimiento en la UABCS, reconocidos por la Secretaría de Educación Pública federal. Diez de ellos, organizados en los temas relacionados con las ciencias del mar, las ciencias

agropecuarias y las tecnologías de información tienen potencial para desarrollar propuestas de transferencia científico-tecnológica. Al presente, la Universidad tiene registrados 100 proyectos de investigación vigentes por 66.1 millones de pesos desde 2011 en esas áreas, pero sólo 12 convenios se han desarrollado con el sector privado, principalmente en el campo de la acuicultura (DIIP. 2014).

Tabla 2: UABCS. Proyectos de investigación vigentes con financiamiento externo, 2011-2014

Departamento Académico	No. Proyectos Vigentes	Principales Fuentes de Financiamiento	Monto (Pesos)
Agronomía	18	Fundación PRODUCE, SAGARPA	5,937,766.49
Biología marina	57	SEMARNAT, CONACYT, CONABIO, CONANP	31,487,600.44
Geología	3	SEMARNAT	215,400.00
Pesquerías	14	CONAFOVI-CONACYT, SEPESCA	24,444,954.00
Zootecnia	8	Fundación PRODUCE	4,028,776.00

En esta tabla se muestran los proyectos de investigación de la UABCS en sus diferentes departamentos y en la cual se indican el monto de financiamiento que se han obtenido según la institución. Fuente: DIIP (2014).

METODOLOGÍA

Este trabajo se basa en la revisión de literatura respecto a los modelos de sistemas de innovación y de vinculación; documentos disponibles en línea de instituciones de educación superior sobre sus estructuras de organización interna en esa materia. Considerando que un elemento relevante en la evaluación de la vinculación universitaria reside en la percepción de los profesores-investigadores de tiempo completo que pueden o potencialmente podrían desarrollar procesos de innovación y vinculación, se encuestó a los responsables de los 10 cuerpos académicos relacionados con áreas de potencial o actual desarrollo científico y tecnológico. Los encuestados se ubican en los departamentos de Sistema Computacionales, Biología Marina, Geología, Pesquerías, Zootecnia y Agronomía. Las preguntas, con base en respuestas a partir de una escala de Likert, se relacionaron con si su función debe incluir la vinculación con el sector productivo; su conocimiento del marco normativo institucional en materia de vinculación con el sector productivo; las condiciones de administración universitaria de las actividades de investigación y vinculación; su acceso a información oportuna de convocatorias y/o financiamiento a la investigación; la infraestructura científica disponible; las acciones que la universidad debiera tomar para satisfacer sus necesidades en materia de vinculación; y la autovaloración de su interés y acciones para vincularse con el sector empresarial. Las respuestas fueron agrupadas de acuerdo a su incidencia para identificar tendencias en las percepciones de los investigadores.

RESULTADOS

El conocimiento científico y la investigación generados por las IES son aspectos que no han sido explotados ni apropiados del todo, y no se les ha dado la importancia en su dimensión en términos de beneficios que podría representar por el sector empresarial y las distintas instancias gubernamentales. La solución a muchos de los grandes problemas nacionales descansa en el saber y el quehacer científico-tecnológico y en las capacidades para innovar que tengan y desarrollen las instituciones de educación superior del país. Sin embargo, en la evaluación de las condiciones reales es necesaria mayor investigación para conocer los elementos que requieren atención. Uno de ellos es la percepción que los propios desarrolladores del conocimiento científico y tecnológico tienen de su quehacer y de la situación institucional en que se desempeñan. En el caso de la UABCS, las encuestas a profesores-investigadores, y la revisión de acciones en otras IES muestran los siguientes resultados: en los ítem sobre la inclusión de la vinculación con el sector productivo, la mayoría de los investigadores (80%) considera estar totalmente de acuerdo con ello, en el caso del conocimiento del marco normativo institucional en materia de vinculación con el sector productivo, el 60% de los entrevistados manifiestan la no existencia, en el ítem de las condiciones de administración universitaria de las actividades de investigación y vinculación; en el apartado de acceso a la información oportuna de convocatorias y/o financiamiento a la investigación manifiestan, en 100%, que cuentan con

información oportuna; en cuanto al ítem de la infraestructura científica disponible, 40% de los investigadores entrevistados consideran que la infraestructura disponible es buena, el resto considera de regular a inadecuada; las acciones que la universidad debiera tomar para satisfacer sus necesidades en materia de vinculación; y la autovaloración de su interés y acciones para vincularse con el sector empresarial. Las respuestas fueron agrupadas para identificar tendencias en las percepciones de los investigadores, resaltando en promedio la necesidad de contar con un área especializada que se dedique a realizar las actividades de acercamiento y gestión que favorezcan la vinculación universidad-empresa.

Esto es compatible con los resultados encontrados por Avilés (2014) respecto al estado en su conjunto, lo que muestra que es necesario impulsar el desarrollo productivo, mediante el estímulo de actividades innovadoras, crear redes de apoyo a estructuras e instrumentos destinados a aumentar la vinculación entre los agentes del sistema sudcaliforniano de innovación, que en el contexto de la Economía Basada en Conocimiento, el papel de la universidades, institutos tecnológicos y centros de investigación, será contribuir a tres funciones claves: 1. Generación del conocimiento, mediante el desarrollo de investigación, 2. Transmisión del conocimiento, mediante la educación y la formación de recursos humanos y 3. Transferencia del conocimiento, mediante la difusión socioeconómica del conocimiento para resolver problemas, a través de líneas de acción como: Impulsar proyectos de investigación científica y tecnológica ante instancias de financiamiento, promover el desarrollo y agrupamiento de los sistemas-producto, para incentivar la innovación tecnológica y aprovechamiento de economías de escala y fortalecer la articulación entre instituciones de educación superior, centros de investigación, innovación y desarrollo tecnológico con el sector productivo del estado.

CONCLUSIONES

La economía basada en el conocimiento tiene una estructura productiva que en la mayoría de sus actividades utiliza investigación científica y desarrollo tecnológico. La capacidad para dirigir estos esfuerzos hacia el sector productivo con un uso intenso del conocimiento se mide con indicadores como la cantidad y calidad de redes de vinculación que establecen los agentes de la innovación (IES-sector productivo), en las que las empresas utilizan cada vez más conocimiento externo que se genera en las universidades y centros de investigación. A pesar de que a lo largo de los años las IES han desarrollado diversos mecanismos y modalidades de integración con las empresas, vincularlas es complicado por varias razones; algunas de carácter interno y otras externas, relacionadas con objetivos y prioridades diferentes.

Esto en la mayoría de los casos presenta problemas que van desde la orientación o enfoque que le da cada uno a la vinculación hasta aspectos éticos y de dinámica organizacional. Por un lado, la universidad pretende formar recursos humanos, y generar conocimientos y difundirlos en la búsqueda del bienestar social. Sin embargo estas instituciones enfrentan presiones financieras y estructurales tenido libertad de cátedra para la impartición de materias y de investigación. Por otro, en un contexto de producción de bienes y servicios y búsqueda del éxito económico, la empresa ha mostrado una tendencia baja en la participación con las IES. Así, a los problemas y orientaciones de cada sector se añade un ambiente institucional y cultural y de política pública poco propicio para la vinculación.

En el marco de lo anterior, el sistema sudcaliforniano de innovación se caracteriza por tener una estructura de generación, transferencia y uso de conocimiento local muy desigual, con pocos flujos entre los centros de investigación y las universidades. En el caso de la UABCS, esto refleja la necesidad de desarrollar un modelo de vinculación que le permita detonar el potencial de sus investigaciones y actividades, abriendo espacios sólidos de trabajo y desarrollo para la comunidad científica, y una mayor difusión de los alcances que pueden tener la innovación y la tecnología en la sociedad. Actualmente, la Universidad tiene una relación relativamente amplia en materia de convenios y redes con instancias públicas y educativas, pero muy baja con el sector privado, lo que muestra el bajo perfil de las actividades de vinculación con las empresas. Esto

se refuerza con los resultados de encuestas a investigadores, que indican la baja participación (30%) de inserción de actividades al sector productivo.

Con respecto a lo anterior, se pueden adelantar algunas estrategias y áreas de oportunidad relacionadas con la socialización universitaria y hacia el exterior de la orientación de la vinculación y de relación con la empresa que se busca promover en la UABCS. Esto implica la necesidad de establecer formalmente una oficina de vinculación que se oriente a la identificación de la oferta científica y tecnológica transferible a la sociedad; la realización de catálogos de servicios profesionales, talleres y encuentros de emprendimiento para estudiantes y personal académico de la UABCS; desarrollar un sistema de organización y procesos claros para promover servicios de asesorías, consultorías y estudios a organismos gubernamentales, industriales, comerciales y de servicios, así como cursos y talleres de actualización, capacitación y superación a profesionales en activo y a la sociedad en general.

La promoción e integración de redes de cooperación y colaboración organismos para el desarrollo social, económico y cultural del estado, la región y el país sería un eje central en una estrategia de vinculación efectiva, que requeriría de establecer mecanismos de difusión interna y externa de las acciones de vinculación de la UABCS con los sectores público, privado y social.

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BIOGRAFIA

Hindra Grisel Rosas Miranda, es egresada de la Licenciatura en Comercio Exterior por la UABCS. Actualmente es estudiante de la Maestría en Administración Estratégica por la UABCS cursando el primer semestre. Se le puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS.

Placido Roberto Cruz Chávez, es profesor – investigador del Departamento Académico de Economía; destacándose en desarrollo de proyectos, cuenta con investigaciones enfocadas a la administración financiera, la competitividad sectorial y el desarrollo de negocios. Es SNI nivel I de CONACYT y tiene perfil PROMEP. Se le puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz,

BCS.

Alba Eritrea Gamez Vázquez, es profesora – investigadora del Departamento Académico de Economía; destacándose en temas de economía y desarrollo sustentable, economía de los recursos ambientales. Es SNI nivel I de CONACYT y tiene perfil PROMEP. Se le puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS.

LA FISCALIZACIÓN COMO FACTOR DE CONFIANZA DE LA CIUDADANÍA EN BAJA CALIFORNIA SUR

Saúl Medina Hernández, Universidad Autónoma de Baja California Sur
Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur
Gustavo Rodolfo Cruz Chávez, Universidad Autónoma de Baja California Sur
Judith Juárez Mancilla, Universidad Autónoma de Baja California Sur

RESUMEN

La fiscalización es un tema que atañe al sector privado, así como al sector público en el interés de la ciudadanía por conocer el destino y uso de los recursos públicos. Con este mismo enfoque se centró la presente investigación en el ámbito de la transparencia y la rendición de cuentas que deben realizar los partidos políticos al Instituto Nacional Electoral.

PALABRAS CLAVE: Fiscalización, Democracia, Voto, Confianza, Partidos Políticos, Ciudadanos, Transparencia

THE AUDIT AS FACTOR OF RELIANCE OF THE CITIZEN IN BAJA CALIFORNIA SUR

ABSTRACT

The audit is an issue that concerns the private sector and the public sector in the interest of the public to know the destination and use of public resources. The same approach this research focuses on the area of transparency and accountability to be made by political parties to the National Electoral Institute .

JEL: L50, L52, L60, L69

KEYWORDS: Control, Democracy, Voting, Trust, Political Parties, Citizens, Transparency

INTRODUCCIÓN

Toda organización que desee tener una estabilidad financiera redituable debe mantener una constante vigilancia en sus procesos de fiscalización. Es decir, realizar constantes balances de supervisión a sus ingresos y egresos para efectos de conocer la situación económica de la misma y con ello tomar las mejores decisiones en su ámbito empresarial en el que se desarrolla. Por ello su política financiera debe de ser sólida y eficaz para poder brindar ese blindaje financiero que redundará en su imagen competitiva externa. En el sector público es necesario consolidar una política de fiscalización pertinente para efecto de controlar lo concerniente al gasto público, máxime si dicho gasto público deriva de los impuestos de los contribuyentes y por ende se entiende que se debe de ejercer con mayor eficacia y precisión.

En este sentido, con la transformación del Instituto Federal Electoral al Instituto Nacional Electoral (INE), uno de los rubros que se adecuarán con los nuevos lineamientos del INE será el relativo a la fiscalización. Con la implementación de una minuciosa y rigurosa examinación del recurso público económico destinado a los candidatos y candidatas independientes, así como a los partidos políticos, se pretende lograr que se informe en tiempo real lo relativo a los gastos generados. La intención es regular los topes de campaña y que efectivamente no sean rebasados estos montos asignados, así como también no se reciba ningún otro tipo de recurso económico que no esté regulado por el Instituto a favor de un candidato o candidata o partido político.

El objetivo del presente trabajo fue conocer de identificar los mecanismos más efectivos en el control de los recursos destinados a los procesos electorales, a efecto de considerar que no se realicen anomalías o faltas graves que puedan anular un proceso de votación. Se consideró que es de interés la actual investigación para la ciudadanía que se interese en los procesos electorales, los partidos políticos y las Instituciones vinculadas a los procesos electorales como el propio Instituto Nacional Electoral.

Marco Teórico

Con esta visión fiscalizadora denominada *in situ* por el propio Consejero Electoral, Benito Nacif quien integra la Comisión de Fiscalización del INE se proyecta, además del mencionado control del gasto público de campaña, reintegrar a la ciudadanía la confianza y credibilidad en las Instituciones políticas involucradas en los procesos electorales. Esto es importante porque de acuerdo con el Informe País (Informe País, 2014) uno de los derroteros a vencer es el abstencionismo que es un fenómeno que deriva en la falta de interés en las cuestiones electorales *el abstencionismo hace que la política pública se sesgue en favor de quienes participan, porque “los políticos y funcionarios no tienen la presión para poner atención y atender las demandas de quienes no participan”* (Key, 1949: 527). En materia electoral podemos concretar que se ha avanzado mucho en las últimas décadas en México, pero también se ha cuestionado demasiado el destino y el uso de los recursos económicos designados para gastos de campaña. Es por ello que el objetivo de este trabajo es medir el impacto de la fiscalización en Baja California Sur como indicador de confianza de la ciudadanía en los procesos electorales, por medio de una revisión documental y encuestas de percepción.

La preocupación de regular los recursos económicos con los que cuentan los partidos políticos para efecto de sus campañas y proselitismos no es un tema novedoso pues tenemos el antecedente que nos refiere Alcocer (1993:18) *“Las primeras medidas legislativas adoptadas para controlar los gastos e ingresos de los partidos políticos se remontan a finales del siglo XIX (Inglaterra, Francia) y principios del XX (Estados Unidos).”* Por ello consideramos que el tema continúa tendiendo vigencia en la medida que se ha ido avanzando paulatinamente en este ámbito puesto que el referente a seguir es el costo que generan las democracias al gasto público, ya sea de la Federación o de las Entidades Federativas.

Es ahí el punto medular que interesa a las Instituciones encargadas de vigilar y coordinar los procesos electorales: el reducir los costos de campaña y atender que efectivamente se ejerzan los recursos económicos para el fin al que se hallan destinados. Este interés de vigilar los gastos de proselitismo y su destino al que se encuentran canalizados derivan del antecedente al que se refiere Alcocer *“Ya en 1907 la onerosa campaña de Theodore Roosevelt en Estados Unidos había suscitado un movimiento de opinión pública a favor de la limitación de los gastos de campaña de los candidatos.”* Considerando este referente que se dio a inicios del siglo pasado podemos advertir que ninguna economía ni Estado se substraen a la poderosa tentación de inclinar una contienda electoral a favor de un partido, candidato o candidata en especial. Es por ello que se debe de instar a los participantes de una disensión electiva a conducirse con transparencia, ética y disciplina a fin de lograr comicios más sanos a favor de una democracia reflejada en una elección despojada de artimañas tendenciosas.

En el caso de México se ha tenido, por bastante tiempo, el deterioro del compromiso por parte de las Instituciones partidistas de brindar a la ciudadanía procesos electorales transparentes, puesto que en los comicios se ha observado *la falta reiterada de respeto al escrutinio de la votación que en múltiples ocasiones ha resultado en una falsificación de resultados; la falta de competitividad electoral que ha privado en nuestro país; las diferencias sustanciales entre las diferentes regiones del país en cuanto a respetar el secreto del voto la libertad del elector para ejercer su derecho a votar; las diferencias sustanciales del financiamiento y apoyo a los diversos partidos políticos durante la contienda electoral; el acceso equitativo a los medios de comunicación por mencionar los más relevantes* (Sánchez Mota, 1996,: 13-14). Desde la perspectiva nacional ésta es la realidad, la cual no dista mucho de la visión de la Entidad de Baja California Sur, que en materia electoral tiene una vida política más reciente, al igual que Quintana Roo, puesto que su transición de Territorio

a Entidad Federativa fue hasta hace apenas 40 años, lo que es relativamente nuevo en comparación con el resto de las Entidades Federativas de la República Mexicana. En ese acomodo federativo acelerado de transición, se tuvieron que gestar diversos ajustes en materia jurídica, legislativa (Sánchez Mota, 1996, :32) y por ende política que permitirían a la naciente Entidad gestar todo la infraestructura propia de las demás Entidades que en comparación con ellas se encontraba en desventaja.

Como parte de la adecuación estatal para afrontar la transformación política fue la tendiente a generar toda la infraestructura operativa relacionada a la votación de los futuros candidatos a ocupar puestos de elección popular, contrario a lo que anteriormente se realizaba ya que los funcionarios encargados de dirigir la administración del Territorio eran designados directamente por el Ejecutivo Federal. Como refiere la profesora Sánchez Mota (1989:141) *“Baja California Sur pasa prácticamente de la inactividad política por más de cuarenta años a una acelerada actividad en unos cuantos meses que produciría la formación incipiente de grupos por acceder a las candidaturas desde dentro del propio partido oficial.”*

Antes de su conversión a Entidad Federativa y por casi 25 años posteriores a su integración a la Federación, Baja California Sur tuvo una casi hegemonía partidista, tanto en el gobierno estatal como en los gobiernos municipales, detentada por el Partido Revolucionario Institucional, pero fue en las elecciones de 1999 que hubo un cambio de estafeta en el gobierno federal, quedando como ganador un partido de origen izquierdista, el Partido de la Revolución Democrática, que detentó la gubernatura por dos sexenios consecutivos, siendo el caso que en la siguiente contienda electoral del 2011 hubo otro relevo de estafeta partidista, tomando el control del Estado en este actual periodo gubernamental el Partido Acción Nacional. Hacer referencia a este breve repaso histórico político de sucesiones partidistas en Baja California Sur es con el fin de mencionar que en su breve vida político-electoral la

Entidad ha experimentado, a diferencia de algunas otras Entidades con mayor historia electoral, la transición de tener en su encargo gubernamental a los tres partidos políticos más fuertes a nivel nacional, con ello se puede observar que los sudcalifornianos hemos sancionado con el llamado *“voto de castigo”* a los partidos políticos y en su caso a los candidatos que no han cumplido con las expectativas ideológicas, políticas, económicas, educativas, entre otras, que la misma sociedad de la Entidad demanda. Es en ese sentido que se debe recobrar la credibilidad del electorado sudcaliforniano en los comicios a través de campañas sanas en los sentidos de transparencia, equidad, respeto al sufragio y compromiso de parte de los candidatos y candidatas que aspiren a los cargos de elección popular.

En su corta actividad político-electoral Baja California Sur ha tenido como principal partido político al Partido Revolucionario Institucional (PRI) que de una u otra manera se ha mantenido en constante actividad política aun después de haber perdido la titularidad en el mando del gobierno del Estado. El Partido de Acción Nacional (PAN) ha sido la segunda fuerza política que se ha mantenido vigente desde el inicio de la transformación política de la Entidad. De igual manera se ha contado también con partidos de tendencia izquierdista como es el caso del Partido Socialista Unificado de México (PSUM) que quedaría constituido en la entidad en 1982 (Sánchez Mota, 1996, :85), de igual manera figura el Partido Revolucionario de los Trabajadores (PRT) al cual se le concede la mayor antigüedad izquierdista en la recién formada entidad federativa, puesto que su estructura partidista fue gestada en 1976, de acuerdo a lo referido por Sánchez Mota (1996, p. 76).

También figuraron otros partidos políticos de esta misma tendencia izquierdista a los que hace referencia Sánchez Mota (1996) pero que no reflejaron tanto impacto en el ámbito político sudcaliforniano. El Partido de la Revolución Democrática (PRD) lo enuncia Sánchez Mota pero solamente de manera somera refiriendo que *“solo aglutina una vieja clientela de ideología de izquierda y su importancia está más relacionada con su posición combativa antisistémica”* (Sánchez Mota, 1996, :201), siendo el caso contrario a lo vaticinado llegó a convertirse en la primera fuerza política de la entidad y en la actualidad figura dentro de las tres primeras.

Estos cambios partidistas que se han presentado en la Entidad tanto el Gobierno estatal como en los gobiernos municipales responden a una serie de demandas ciudadanas que se reflejan al momento de la emisión del voto. En las democracias el sufragio es la vía libre y pacífica que tienen los ciudadanos y ciudadanas para ejercer su aprobación o desaprobación del sistema político al que se encuentran sujetos en ese momento, el cual, de manera incorrecta, es detentado por un partido político. Consagrado en la Constitución Política de los Estados Unidos Mexicanos en sus Artículos 35, I fracción y 36, III fracción el votar es un derecho y una obligación por tratarse de un interés supremo que es la designación de las ciudadanas y los ciudadanos que van a ocupar los diferentes cargos de elección popular. Es en este sentido del ejercicio del derecho y la obligación ciudadana a emitir el sufragio que Baja California Sur ha sido un claro ejemplo de cambios drásticos que han culminado con el rechazo a las fuerzas políticas que no han cumplido con las expectativas que les fueron depositadas con ese voto de confianza ciudadana, tal y como lo señala Sánchez Mota (1996, :199):

“Estos cambios, aunque puedan ser ubicados en el contexto histórico, observados a la luz de los cambios en la legislación propia de la entidad requieren de mayor profundización a fin de conocer los factores que hacen que los electores acudan a las urnas y realicen la selección de su preferencia al emitir su voto.”

De acuerdo con la historia reciente de la Entidad podemos encontrar que un factor determinante para consolidar la confianza en las Instituciones es la rendición de las cuentas públicas a través de la fiscalización, concepto que enuncia *Ruelas Rangel (2002, :39)* como *“el acto de verificar que los recursos públicos se apliquen a los fines que la ley establece, implica la vigilancia, control, revisión y evaluación de la aplicación de los recursos públicos. Esta actividad se lleva a cabo mediante diversas acciones como son: prevenir, capacitar, detectar, corregir, notificar y si fuese necesario sancionar.”*, pues estos componentes van a permitir la continuidad o no de una ideología partidista o en su caso de la aprobación o rechazo posterior de un funcionario o funcionaria que no responda a las demandas ciudadanas como debe de ser, dentro de los diferentes niveles de gobierno.

Coincidiendo con lo que menciona *Ceseña Romero (2005: 3)* en su propuesta de Tesis de Licenciatura *“En México, se tuvieron que dar una serie de acontecimientos a lo largo de la historia para poder construir instituciones electorales imparciales y cuyo ejemplo más inmediato son las elecciones de 1999 en Baja California Sur y del 2000 en la elección presidencial. Una vez alcanzada la democracia electoral, se tiene la urgencia de promover la transparencia y una verdadera rendición de cuentas. Porque como sabemos la democracia electoral no garantiza que los gobernantes electos por la vía del voto se ‘corrompan’ y mucho menos que rindan cuentas de sus actos a menos que se cuenten con leyes más severas y claras.”* se observa una clara falta de lucidez en las cuentas públicas de los

Ayuntamientos lo cual es reflejo y consecuencia de una prevención política adecuada desde el momento mismo de las elecciones. En el aspecto particular de Baja California Sur se ha advertido un fenómeno muy peculiar que ha sido el hecho de que en las últimas elecciones se han votado a los candidatos a ocupar puestos de elección popular en razón de las cualidades, simpatía o cercanía de la propia persona para con la ciudadanía, es decir, la postulación por conducto del partido político no ha sido determinante en el triunfo o derrota en la contienda electoral. Como reflejo de ello se está dando cada vez más un fenómeno que denomina la profesora Sánchez Mota como los *“votos liberados”*, que son aquellos votantes que no tienen un compromiso directo con ningún partido político o que no figuran en una militancia aprensiva. Este fenómeno *“significa que los votos libres deben ser capturados a través de la ‘competencia’, la oferta de los partidos políticos y sus candidatos” (Sánchez Mota, 1996, :200)*

A estos votantes libres son a los que deben convencer los partidos políticos con su discurso y su compromiso, y es ahí en donde ese acuerdo se hace extensivo al rubro comprendido en la asignación a gastos de campaña,

así como a su rendición de cuentas, las cuales pueden reflejar la pretensión del partido o candidato y por ende el impacto que permeé en el electorado para su aceptación o rechazo.

METODOLOGÍA

Con el propósito de conocer el impacto de la transformación Institucional del IFE al INE, se revisó las Leyes aplicables tales como el Código de Procedimientos Electorales, la nueva Ley General de Instituciones y Procedimientos Electorales, una tabla comparativa entre ambas Legislaciones, además de bibliografía relativa a los Partidos Políticos, así como bibliografía especializada para el caso de Baja California Sur. Con ello tuvimos un referente en la transformación de las Instituciones encargadas de los procesos electorales y la implicación directa al caso de Baja California Sur.

RESULTADOS

Como comparativo entre la nueva Ley General de Instituciones y Procedimientos Electorales (Mayo, 2014) y el anterior Código Federal de Instituciones y Procedimientos Electorales (Abril, 2006) podemos encontrar grandes transformaciones en la Ley vigente, lo cual representamos en la siguiente figura para efecto de aplicar un parámetro de conocimiento en la ciudadanía entre la actual Institución y el anterior IFE: En general con esta Reforma Electoral se dotan de mayores atribuciones a la Comisión de Fiscalización para efecto de vigilar y en su caso sancionar las faltas cometidas por las Instituciones políticas ya sea por conducto de sus dirigentes, simpatizantes, partidistas o algún otro ciudadano vinculado a las mismas, llegando incluso las sanciones a declarar la anulación de la elección, situación que puede darse en el caso de los supuestos siguientes:

- Exceder el gasto de campaña autorizado en un 5%.
- Comprar tiempo o cobertura informativa en radio y televisión.
- Recibir o usar recursos ilícitos o públicos.”(INE, 2014)

Tabla 1: Comparativo de Leyes, Reglamentos y Procedimientos En México En Materia Electoral

Ley General de Instituciones y Procedimientos Electorales LGIPE	Código Federal de Instituciones y Procedimientos Electorales COFIPE
<p>Artículo 32. 1. El Instituto tendrá las siguientes atribuciones: VI. La fiscalización de los ingresos y egresos de los partidos políticos y candidatos.</p> <p>CAPÍTULO III De la Fiscalización de Partidos Políticos Artículo 190. 1. La fiscalización de los partidos políticos se realizará en los términos y conforme a los procedimientos previstos por esta Ley y de conformidad con las obligaciones previstas en la Ley General de Partidos Políticos. 2. La fiscalización de las finanzas de los partidos políticos y de las campañas de los candidatos estará a cargo del Consejo General por conducto de su comisión de fiscalización. 3. En el cumplimiento de sus atribuciones, el Consejo General no estará limitado por los secretos bancario, fiduciario y fiscal, y para ello contará con la unidad técnica de fiscalización, que será el conducto para superar la limitación referida, incluso en el caso de que el Instituto delegue esta función. Artículo 191. 1. Son facultades del Consejo General del Instituto las siguientes: a) Emitir los lineamientos específicos en materia de fiscalización, contabilidad y registro de operaciones de los partidos políticos; b) En función de la capacidad técnica y financiera del Instituto, desarrollar, implementar y administrar un sistema en línea de contabilidad de los partidos políticos, así como establecer</p>	<p>Artículo 49 1. El régimen de financiamiento de los partidos políticos tendrá las siguientes modalidades: [...] 6. Para la revisión de los informes que los partidos políticos y las agrupaciones políticas presenten sobre el origen y destino de sus recursos anuales y de campaña, según corresponda, así como para la vigilancia del manejo de sus recursos, se constituirá la Comisión de Fiscalización de los Recursos de los Partidos y Agrupaciones Políticas. Esta comisión funcionará de manera permanente.</p> <p>Artículo 49-A 1. Los partidos políticos y las agrupaciones políticas deberán presentar ante la comisión del Instituto Federal Electoral a que se refiere el párrafo 6 del artículo anterior, los informes del origen y monto de los ingresos que reciban por cualquier modalidad de financiamiento, así como su empleo y aplicación, atendiendo a las siguientes reglas: [...] III. En cada informe será reportado el origen de los recursos que se hayan utilizado para financiar los gastos correspondientes a los rubros señalados en el artículo 182-A de este Código, así como el monto y destino de dichas erogaciones. 2. El procedimiento para la presentación y revisión de los informes de los partidos políticos y las agrupaciones políticas se sujetará a las siguientes reglas: a) La Comisión de Fiscalización de los Recursos de los Partidos y Agrupaciones Políticas contará con sesenta días para revisar los informes anuales y con ciento veinte días para revisar los informes de campaña presentados por los partidos políticos y, en su caso, por las agrupaciones políticas. Tendrá en todo momento la facultad de solicitar a los órganos responsables del financiamiento de cada partido político y a las agrupaciones políticas,</p>

mecanismos electrónicos para el cumplimiento de las obligaciones de éstos en materia de fiscalización;

c) Resolver en definitiva el proyecto de dictamen consolidado, así como la resolución de cada uno de los informes que están obligados a presentar los partidos políticos;

d) Vigilar que el origen y aplicación de los recursos de los partidos políticos observen las disposiciones legales;

e) Designar a los Consejeros Electorales que formarán parte de la Comisión de Fiscalización;

f) Designar al titular de la Unidad Técnica de Fiscalización;

g) En caso de incumplimiento de obligaciones en materia de fiscalización y contabilidad, imponer las sanciones que procedan conforme a la normatividad aplicable, y

h) Recibir y requerir para efectos de seguimiento los avisos de contratación, previo a la entrega de bienes o servicios que celebren durante las campañas o los procesos electorales, en los que se deberá incluir la información que establezcan los lineamientos generales aplicables.

2. En el caso de que el Instituto delegue en los Organismos Públicos Locales la función de la fiscalización ordinaria de los partidos políticos locales, deberá verificar la capacidad técnica y operativa de los mismos para desempeñar dicha función, conforme a lo dispuesto en la Ley General de Partidos Políticos.

Artículo 192.

1. El Consejo General del Instituto ejercerá las facultades de supervisión, seguimiento y control técnico y, en general, todos aquellos actos preparatorios a través de la Comisión de Fiscalización, la cual estará integrada por cinco consejeros electorales y tendrá como facultades las siguientes:

[...]

CAPÍTULO V
De la Unidad Técnica de Fiscalización de la Comisión de Fiscalización
Artículo 196- Artículo 200

la documentación necesaria para comprobar la veracidad de lo reportado en los informes;

Artículo 49-B
1. Para la fiscalización del manejo de los recursos de los partidos políticos y las agrupaciones políticas, así como la recepción, revisión y dictamen a que se refiere el artículo anterior, la comisión prevista en el párrafo 6 del artículo 49 de este Código, contará con el apoyo y soporte de la Dirección Ejecutiva de Prerrogativas y Partidos Políticos del Instituto Federal Electoral, cuyo titular fungirá como secretario técnico de la propia comisión.

En esta tabla se muestra el comparativo de leyes, reglamento y comparamos las diferencias medulares que se dieron entre las Leyes que estuvieron y están a cargo de regular los comicios en la República Mexicana, y en el caso especial en Baja California Sur. Fuente: INE, 2014.

CONCLUSIÓN

El anterior organismo encargado de instaurar las elecciones a nivel federal, el Instituto Federal Electoral, así como en el ámbito estatal eran los Institutos Estatales Electorales, que duraron en su función del 11 de Octubre de 1990 al 4 de Abril del 2014, cumplieron con un proceso inicial de consolidación de la democracia en México, fue titánica su función pues se lidiaba con un sistema unipartidista prácticamente, así como una muy conocida corrupción en los procesos electorales, de la cual incluso fue cuestionado el propio organismos federal, pero aun y con todos estos bemoles en contra también se tuvieron grandes aciertos en materia electoral.

Toca el turno ahora de asumir el compromiso al Instituto Nacional Electoral que afrontará prontamente un proceso electoral pues “En las elecciones del próximo año se renovará la totalidad de las 500 curules de la Cámara de Diputados, 9 gubernaturas, 641 diputaciones en 17 entidades, 993 alcaldías en 16 estados y las 16 jefaturas delegaciones en el Distrito Federal.”, de acuerdo a lo informado por la cadena de noticias de CNN México en su nota periodística del martes 7 de Octubre del presente 2014. Este reto significa en gran medida devolver a la ciudadanía la confianza en los comicios, así como en los actores que intervienen en estos procesos electorales, atendiendo para ello que ahora “*la fiscalización [será] de forma expedita, es decir, en el transcurso de las campañas y no una vez que terminen.*” (INE, 2014)

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INFORME PAÍS SOBRE LA CALIDAD DE LA CIUDADANÍA EN MÉXICO, IFE, con la colaboración del Colegio de México, MÉXICO 2014

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BIOGRAFÍA

Saúl Medina Hernández, es Licenciado en Derecho y Pasante de Licenciatura en Filosofía por la Universidad Autónoma de Baja California Sur, Estudiante de la Maestría en Administración Estratégica, adscrita al Departamento de Economía, primera generación, en la Universidad Autónoma de Baja California Sur, se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km. 5.5, Col. El Mezquitito, La Paz, B.C.S, correo electrónico

Plácido R. Cruz Chávez, Doctor en Planeación Estratégica y Dirección de Tecnología por la UPAEP, Profesor Investigador del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Es miembro del Cuerpo Académico de Políticas Públicas y Desarrollo Económico de la UABCS. se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km. 5.5, Col. El Mezquitito, La Paz, B.C.S, correo electrónico

Gustavo R. Cruz Chávez, Doctor en Desarrollo Económico y Sectorial Estratégico por la Universidad Popular Autónoma del Estado de Puebla, Profesor Investigador del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Es miembro del Cuerpo Académico de Políticas Públicas y Desarrollo Económico de la UABCS. se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km. 5.5, Col. El Mezquitito, La Paz, B.C.S.

Judith Juárez Mancilla, Doctora en Ciencias para el Desarrollo Sustentable por la Universidad de Guadalajara, Profesora Investigadora del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Es líder del Cuerpo Académico de Políticas Públicas y Desarrollo Económico de la UABCS. se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km. 5.5, Col. El Mezquitito, La Paz, B.C.S.

EMPRESAS INTEGRADORAS: UNA OPCIÓN DE NEGOCIOS EN MÉXICO

María Marcia Meza Burgoin, Universidad Autónoma de Baja California Sur
Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur
Karla Sofía Burgoin Castro, Universidad Autónoma de Baja California Sur
Daniel Enrique Moreno Duarte, Universidad de Guadalajara

RESUMEN

En los años 90's con la apertura comercial el gobierno mexicano promueve nuevas formas de asociación productiva, tomando como ejemplo la experiencia de otros países europeos, entre ellas la "Empresa Integradora". Es por ello, que el objetivo de este trabajo fue analizar la trayectoria del modelo de empresas integradoras en México, analizar su funcionamiento y proponer acciones de mejora para tener mayores beneficios económicos entre las empresas. Esto es importante porque los beneficios se pueden traducir en consolidar su presencia en el mercado interno e incrementar su concurrencia en los mercados de exportación. Este artículo pretende retomar las operaciones y las implicaciones administrativas, financieras, contables y fiscales a efecto de considerar un incremento competitivo de las MIPYMES.

PALABRAS CLAVE: Empresas Integradoras, Agrupación de Interés Económico, Micro Pequeñas y Medianas Empresas

INCLUSIVE BUSINESS: A BUSINESS OPTION IN MEXICO

ABSTRACT

In the 90's with the Mexican government openness promotes new forms of productive partnership, as exemplified by the experience of other European countries, including the "Enterprise Integrator". It is therefore the aim of this study was to analyze the path model integrating companies in Mexico, analyze their performance and propose improvement actions to have greater economic benefits among firms. This is important because the benefits can be translated to consolidate its presence in the domestic market and increase competition in export markets. This article aims to resume operations and the administrative, financial, accounting and tax effect of considering increasing competitive business implications.

JEL: J54, L84, M19, M20

KEYWORDS: Integrative Business, Economic Interest Grouping, Micro Small And Medium Enterprises

INTRODUCCIÓN

Desde el siglo XIX existe un gran interés en el desarrollo productivo especialmente de la micro, pequeña y mediana empresa (MIPYME), a nivel internacional destacan países como Alemania, Japón e Italia en donde las pequeñas empresas figuran como la columna vertebral de la economía. En Alemania la industria funciona como una red que articula a las grandes y pequeñas empresas generando el 95% de empleos; en Japón el gobierno emitió una serie de leyes, medidas financieras, fiscales y de desarrollo tecnológico para que las micro, pequeñas y medianas empresas se conformaran en cooperativas para fortalecer su actividad mediante dinámicas grupales; el modelo de Italia surge desde el renacimiento en donde iniciaron trabajos organizados en talleres dirigidos por un maestro que enseñaba sus habilidades a un grupo de aprendices, esta formación contribuyó a una cultura organizacional en su población permitiendo el desarrollo de las micro, pequeñas y

medianas empresas. Sin embargo en 1992 México firma el Tratado de Libre Comercio con Estados Unidos y Canadá y en mayo de 1993 se da a conocer el Decreto que promueve la organización de las MIPYME en Empresas Integradoras adoptando influencias europeas, con el objeto de fortalecer a las pequeñas empresas en cuanto a la comercialización, producción y distribución consolidándose en el mercado interno y dándose a conocer en los mercados de exportación. Es por eso que la Secretaria de Economía ha desarrollado instrumentos de forma permanente que permita a la comunidad empresarial la mejor aceptación y comprensión de este tema, apoyando a los empresarios a la conformación de empresas integradoras. (Rodríguez, 2008) Es por ello, que el objetivo de este trabajo fue analizar la trayectoria del modelo de empresas integradoras en México, analizar su funcionamiento y proponer acciones de mejora para tener mayores beneficios económicos entre las empresas.

REVISIÓN DE LITERATURA

“En nuestro país una buena parte de las MIPYMES son familiares, con algunos rasgos de informalidad y con tecnología rudimentaria o artesanal, con bajos niveles de capacitación técnica para su personal, con mercados locales o fragmentados, como en muchos casos sin una buena organización y con una producción intermitente por la inestabilidad de la provisión de materia prima y la fluctuación de los ingresos y la demanda de los consumidores”. (Ramírez, 2006:1)

Algunos autores opinan que las alianzas son un modelo de colaboración importante de muchas empresas debido a las ventajas de conservar recursos, compartir riesgos, tiene por objeto la integración o agrupación de varias empresas para crear una nueva, y que ésta *“realice gestiones y promociones orientadas a modernizar y ampliar la participación de las empresas agrupadas/integradas en todos los ámbitos de la vida nacional”.* (Rodríguez, 2008:543)

En el caso mexicano, la Empresa Integradora tiene asignada una clara y específica función: actuar como institución auxiliar apoyando a los socios, coordinando voluntades, iniciativas, esfuerzos y proyectos, pero de ningún modo, con poder para controlar las actividades productivas de los socios/ integrados, menos aún con la capacidad necesaria para inspeccionar dichas actividades, y por supuesto, carentes totalmente de potestad sancionadora. Obviamente, los socios/integrados pueden pactar en el documento constitutivo de la Empresa Integradora, ciertas reglas que permitan o faculten una potestad jerárquica a un órgano específico para actuar en consecuencia, subordinando así los intereses particulares de los socios al colectivo de la Empresa Integradora, aunque como se observa en el decreto, éste no parece ser el objetivo del legislador, quien expresa claramente que deben ser prestadoras de servicios especializados de apoyo (DOF, 1995).

En este estudio la Empresa Integradora debe proporcionar algunos servicios especializados como pueden ser Tecnológicos, cuyo objetivo será facilitar el uso sistemático de información técnica especializada, de equipo y maquinaria moderna, de laboratorios científicos y tecnológicos, así como de personal calificado, entre otros, para elevar la productividad y la calidad de los productos de las empresas integradas; A) Promoción y comercialización de los productos y servicios de las empresas integradas, con el propósito de incrementar y diversificar su participación en los mercados internos y de exportación, así como para abatir los costos de distribución, mediante la consolidación de ofertas, elaboración conjunta de estudios de mercado y catálogos promocionales y la participación en ferias y exposiciones; b) Diseño, que contribuya a la diferenciación de los productos de las empresas integradas, para mejorar su competitividad. Igualmente, el desarrollo y aplicación de innovaciones y elementos de originalidad que impriman a los productos características peculiares y propias; c) Subcontratación de productos y procesos industriales, con el fin de complementar cadenas productivas y apoyar la articulación de diversos tamaños de planta, promoviendo la especialización, así como la homologación de la producción y, en consecuencia, una mayor competitividad; d) Promover la obtención de financiamiento en condiciones de fomento a efecto de favorecer el cambio tecnológico de productos y procesos, equipamiento y modernización de las empresas, con base en esquemas especiales de carácter integral que incluyan aspectos de capacitación y asesoría técnica, medio ambiente, calidad total y de

seguridad industrial, orientados a incrementar la competitividad; e) Actividades en común, que eviten el intermediarismo y permitan a las empresas integradas la adquisición de materias primas, insumos, activos y tecnología en común, en condiciones favorables de precio, calidad y oportunidad de entrega; f) Fomentar el aprovechamiento de residuos industriales, con el propósito de utilizar los materiales susceptibles de reciclaje y contribuir a la preservación del medio ambiente; Otros servicios que se requieran para el óptimo desempeño de las empresas integradas, como son los de tipo administrativo, fiscal, jurídico, informático, formación empresarial, capacitación de la mano de obra, mandos medios y gerencial. (DOF, 1995)

METODOLOGÍA

Para identificar el funcionamiento de las empresas integradoras en México se procedió a hacer una revisión documental en los principales libros, artículos y tesis a nivel nacional e internacional. Para sintetizar la información recabada se procedió a la elaboración de un diagrama que apoyan la comprensión y el desarrollo del modelo de negocios de empresas integradoras.

Cuando se reúne un grupo de empresarios o productores primeramente pasan por la etapa de sensibilización en donde se les da a conocer la importancia y los beneficios que se tienen al conformarse como empresa integradora, así como la forma de operar y los requisitos que se requieren; después deben elaborar un documento breve y sencillo donde perfilen su proyecto de factibilidad económica-financiera y visualizar de manera rápida si el proyecto contiene elementos necesarios para garantizar el éxito.

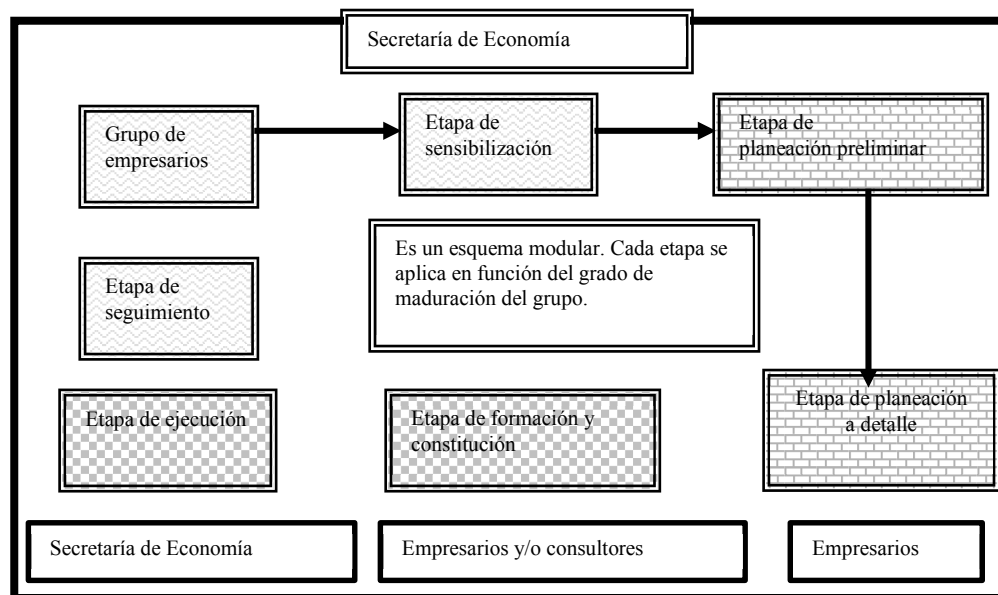
Con bases del primer proyecto, se elaborará otro proyecto económico-financiero en donde se indicará cual el recurso humano, materiales y financieros los cuales se utilizarán de forma organizada y eficiente para el mejor resultado describiendo la manera de cómo se debe hacer, cuando se debe hacer y donde se deben llevar a cabo ; una vez organizado se iniciarán los trámites para su formación y constitución formal con todos los requisitos que se solicitan por la Secretaría de Economía así como registrarse en el padrón de Empresas Integradoras; en la etapa de ejecución se debe estar preparado para cualquier imprevisto económico-financiero que deba resolverse y ser viable para modificar o replantear el proyecto; una vez en operación la empresa integradora será monitoreada por la Secretaría de Economía para que continúe con su funcionamiento.

RESULTADOS

Una vez revisado los principales hallazgos de investigación de autores y especialistas en el tema, nos percatamos que el análisis de los resultados los podemos dividir en partes: Una el funcionamiento del modelo y dos, las ventajas del modelo y 3, las limitantes. En el funcionamiento del modelo podemos encontrar que el proceso de conformación es sencillo, teniendo en cuenta lo establecido en el mencionado decreto, la Empresa Integradora es “aquella persona moral cuyo objeto social preponderante será la prestación de servicios especializados a cuatro micro, pequeñas o medianas empresas como mínimo, de quienes integrará su capital social por un valor no inferior a 50,000.00 pesos y de quienes obtendrá como mínimo el 90% de sus ingresos”. Específicamente dice el decreto, que: “Podrán participar en el capital de las empresas integradoras las instituciones de la banca de desarrollo, el Fondo Nacional de Empresas de Solidaridad, y en general, cualquier otro socio, siempre y cuando la participación de las empresas integradas represente por lo menos un 75% del capital social de la integradora”. Con la expresión, “cualquier otro socio”, las Empresas Integradoras están abiertas a cualquier empresa no pyme; este nuevo tipo de socio puede participar hasta con el 25% del capital social (las pymes pueden tener hasta el 30%). (Guía SE, 2001)

Según la Secretaria de Economía las etapas para conformar un proyecto de empresa integradora son:

Figura 1: Etapas para conformar un proyecto de empresa integradora en México



En esta figura se presentan las etapas para formar la empresa integradora, la cual apoya la secretaria de economía, donde un grupo de empresarios entra en una etapa de sensibilización y de planeación de sus esquemas de negocios. Posterior pasan a una etapa de de formación y constitución de la empresa para la ejecución del negocio. Esto permite realizar la ejecución en la producción de bienes y servicios. Para ello la secretaria de economía puede apoyar en la asesoría y constitución de la empresa. Cabe aclarar que durante este proceso interviene la secretaria de hacienda y crédito público. Fuente: Secretaría de economía, 2001.

Las ventajas que se observaron en este modelo son: a) Mejora la calidad de procesos productivos y operación empresarial, b) Se optimiza la compra de materias primas, insumos y productos, c) Mejor acceso a los servicios de información técnica especializada d) Mayor oportunidad para financiamientos, e) Incremento en la competitividad del mercado, f) Los empresarios se dedican a producir, mientras la empresa integradora se encarga de realizar otras actividades especializadas que requieran los asociados, g) Las empresas asociadas podrán adquirir hasta el 30% del capital social, h) Contribuye al desarrollo regional. (Reyes, 2011)

Las limitantes del modelo son: a) Poco capital de inicio, b) Los empresarios no tienen conocimientos empresariales, c) Las relaciones interpersonales son difíciles, d) falta de cultura empresarial e) Poca difusión del modelo, f) Las empresas no cuentan con una estructura organizacional adecuada. Los retos son que no todas las empresas pueden adoptar desde un inicio un régimen de empresa integradora, ya que algunas veces son estructuras demasiado complejas para la organización en grupos de empresarios de escalas muy pequeñas. Por tal motivo, deberán incursionar en alternativas más sencillas de agrupación de tal forma que vayan asimilando de manera paulatina una cultura de trabajo en equipo con otras empresas.

CONCLUSIONES

En base a la investigación aplicada considero que este modelo de negocio posee beneficios para la economía nacional e individual siempre y cuando todas y cada una de las partes que se conjuntan trabajen con sinergia; el hecho de que los gobiernos sigan dando apoyos a este tipo de empresas da pie para que las personas y los empresarios quieran agruparse para obtener mejores beneficios, pero es importante que las instituciones de gobierno o secretarías sigan promoviendo entre la población todos los programas de apoyo que se tengan para darle mayor credibilidad.

También se requiere que los empresarios sigan buscando la vinculación con el sector público para aprovechar los apoyos o recursos que se generen a favor de sus empresas para que puedan desarrollar nuevas formas de

agrupación, administración y distribución, además de que estimulen su capacidad de innovación. (Camargo, 2011)

Además que pueden consolidar su presencia en el mercado interno para promover nuevas fuentes de empleo y con los beneficios que se otorgan con los tratados de libre comercio se puede incrementar su participación en la exportación, generando economías a escala y el fomento a la especialización en productos o procesos. Es por eso que es importante que las MIPYMES no se limiten para que puedan seguir creciendo en conjunto. “Porque la unión hace la fuerza”. (Campos, 2007)

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María Marcia Meza Burgoin es Licenciada en Administración de Empresas, por el Instituto Tecnológico de La Paz. Es estudiante de la Maestría en Administración Estratégica por la Universidad Autónoma de Baja California Sur, se puede contactar en el domicilio de Palo Adán No. 68 entre Palo Verde y Huahua, col. El Mezquitito, C.P. 23083, La Paz, B.C.S., correo electrónico: mammb305@gmail.com

Placido Roberto Cruz Chávez, es profesor – investigador del Departamento Académico de Economía; destacándose en desarrollo de proyectos, cuenta con investigaciones enfocadas a la administración financiera, la competitividad sectorial y el desarrollo de negocios. Es SNI nivel I de CONACYT y tiene perfil PROMEP. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo pcruz@uabcs.mx

Karla S. Burgoin Castro, es Maestra en Ciencias en Negocios y Estudios Económicos por la Universidad de Guadalajara. Es profesora de la Universidad Autónoma de Baja California Sur. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo karsof02@hotmail.com

Daniel E. Moreno Duarte, es Maestro en Ciencias en Negocios y Estudios Económicos por la Universidad de Guadalajara. Es profesor de la Universidad de Guadalajara y es consultor por el INESEM. Se le puede contactar en correo: dmoreno@inesem.com.mx

LA MICROINNOVACIÓN: FACTOR DE COMPETITIVIDAD PARA LAS PYMES DE LA CIUDAD DE OAXACA DE JÚAREZ

Joas Gómez García, Instituto Politécnico Nacional
Armando Pérez Delgado, Universidad Autónoma Benito Juárez de Oaxaca
Dulce María Pérez Rodríguez, Universidad Autónoma Benito Juárez de Oaxaca

RESUMEN

En este artículo se investiga la innovación desde un aspecto económico, enmarcado en la microinnovación como un modelo, que a su vez derive competitividad para la pequeña y mediana empresa localizadas en la Ciudad de Oaxaca, por lo cual se estudiarán las teorías de valor en sus dos posiciones: la teoría clásica del valor trabajo y la posterior teoría del valor utilidad. Una vez aclarado el significado de valor entonces se procederá a estudiar la forma en que este valor crece en la economía, a través de la teoría del crecimiento económico, siendo la forma en cómo visualiza J. Schumpeter a la innovación a la innovación y finalmente se realizará el análisis de la microinnovación, para describir las siete etapas por las que puede transitar el empresario. Se espera que el modelo de la microinnovación genere un crecimiento económico a nivel estatal en el caso del Estado de Oaxaca y que sea una herramienta que detone competitividad para la pequeña empresa.

PALABRAS CLAVE: Microinnovación, Competitividad, Crecimiento Económico

MICRO INNOVATION FACTOR OF COMPETITIVENESS FOR SMES CITY Oaxaca

ABSTRACT

This paper investigates innovation from an economic aspect, framed in microinnovation as a model, which allows in turn derive competitiveness for SMEs located in the City of Oaxaca, so theories of value is addressed in their two positions: the classical theory of value and utility theory of value back. Having clarified the meaning of value then proceed to study how this value grows in the economy, through the theory of economic growth, with the way how displayed Schumpeter Innovation and finally address the microinnovation analysis to describe the seven stages that can use the entrepreneur. It is expected that the model generates a microinnovation statewide economic growth in the case of State of Oaxaca and is a tool that detonates competitiveness for SMEs.

KEYWORDS: Microinnovation, Competitiveness, Economic Growth

INTRODUCCIÓN

La competitividad es un aspecto que adquiere cada vez mayor relevancia en el campo de las empresas, lo cual se deriva de las exigencias del entorno económico actual enmarcado en el proceso de globalización. Por otra parte, en el estado actual de la economía internacional, las PyMES, son fundamentales para el desarrollo económico de los países, tanto por su contribución al empleo, como por su aportación al Producto Interno Bruto. En el caso de México, las Pymes, generan el 52 por ciento del Producto Interno Bruto y contribuyen con el 72 por ciento de los empleos formales. Secretaria de Economía, sin embargo, estas empresas se enfrentan a diversos obstáculos para sobrevivir y desarrollarse en un mercado cada vez más competitivo y controlado por las grandes empresas transnacionales. Conjuntamente con su operatividad y administración, así

como la carencia de valor en sus productos, que no le permiten estar en un nivel de competitividad que requiere el comercio global. Por ello la importancia de estudiar la innovación desde el punto de vista de las empresas, es decir, a través de las etapas de la Microinnovación, lo cual es un factor en el esquema de la competitividad.

Dado que durante el último siglo, fue quedando claro que el incremento de la riqueza de una nación tiene su origen en la innovación, en los medios universitarios y en el ámbito de la gobernanza, se inició un proceso de análisis para determinar cómo sucede el fenómeno. Por una parte, los estudiosos descubrieron que las revoluciones tecnológicas se han presentado a partir, no siempre, de inventos, pero de descubrimientos, y que han dado paso a la utilización de elementos que intervienen en el proceso productivo, aumentando la productividad de las empresas y por lo tanto la riqueza social, tal fue el caso de la aparición del hierro, el carbón el acero, petróleo y los microchips, (Pérez, 2004).

El modelo microinnovación tiene sus orígenes en el proyecto de investigación denominado “Mapa estratégico para la microinnovación coordinado por el Doctor Joas Gómez García. Como resultado de la investigación se identifican siete etapas necesarias para que se dé el proceso de innovación: 1) Búsqueda de oportunidades en el mercado, 2) Invento tecnológico del producto o de una parte del proceso, 3) Generación del prototipo industrial, o del servicio, 4) Diseño de las inversiones requeridas, 5) Esquema de financiación de la inversión, 6) Construcción del proyecto industrial o de servicios y 7) Penetración del mercado, incluyendo dos etapas: distribución del producto y evaluación de la satisfacción del cliente (mercado de factores) (Gómez, 2012).

REVISIÓN DE LITERATURA

Joseph Schumpeter el primero en identificar a la innovación como el motor del cambio económico. En su clásico libro “Teoría del desarrollo económico”, publicado en 1911, postuló que el desarrollo económico es la derivación del desequilibrio dinámico producido por el empresario innovador. La gestión tecnológica en las Pymes y posteriormente el tema de la Triple Hélice, descrito por Jorge A. Sabato. Además, surgió la necesidad de revisar el término innovación puesto en boga por Joseph A. Schumpeter en su libro sobre la Teoría del Desarrollo Económico (1912), donde él sospechó que en este proceso algo tienen que ver los empresarios y clasifica las posibilidades de innovación, tales como la innovación de producto, innovación de proceso, innovación incremental e innovación radical, además de los cambios tecnológicos donde destacan los cambios organizacionales y los de mercadotecnia.

Al parecer el primer uso del término "micro-innovación (微创新)" se menciona por primera vez por Hongyi Zhou cofundador de Qihoo durante su discurso en la Conferencia Internet en China en el año 2010. Destacó que "micro- innovación " no se trata de invención revolucionaria del modelo de negocio o de tecnología, sino más bien la orientación a la experiencia del cliente y retoques sobre los productos existentes. En ambos casos, tanto en inglés como en español, se refieren a la micro-innovación como a “la actividad innovadora en servicios que tienden a ser un proceso continuo, consistente en una serie de pequeños cambios incrementales en productos y procesos” (OCDE-Eurostat, 2006). Joas Gómez García (2014) la innovación es considerada como la riqueza generada por los cambios que suceden en el proceso de producción. Por lo tanto se asocian a la creación de valor y son fenómenos económicos., no políticos ni sólo sociales, aunque el gobierno y la sociedad participen. Lo más importante son los mercados, quienes pueden hacer que un invento sea asimilado socialmente y por lo tanto aumente la generación de riqueza social. Con lo que respecta al ámbito de la competitividad, Michael Porter en su libro “La ventaja competitiva de las naciones”(1990), presenta el estudio más profundo, sistemático y documentado que se ha realizado respecto de las razones del éxito competitivo de las empresas a nivel mundial. Asimismo se han estudiado a demás autores enfocados al estudio de la competitividad como J.P. Sallenave (1995), Pérez (1996).

METODOLOGÍA

La investigación se basará en el estudio de pequeñas y medianas empresas, localizadas en la Ciudad de Oaxaca de Juárez, las cuales pertenecen en su mayoría al sector servicios, seguida del sector manufactura y comercio, la dinámica empresarial en la Ciudad de Oaxaca es un tema a parte debido a las características de estas empresas y al desarrollo mismo que genera.

Las variables identificadas son: variable dependiente competitividad, variable independiente microinnovación. Para el desarrollo de la metodología se determinaron las siguientes fases:

En una primera etapa se realizará investigación documental, para conocer aspectos relacionados con la innovación y la competitividad.

Después el estudio de campo. Para lo cual se diseñarán Aplicación de entrevistas y cuestionarios a directivos y dueños de pequeñas empresas.

Visitas a empresas. Con el fin de observar los procesos e identificar la parte de innovación

Análisis de los resultados para evaluar el tipo de innovación.

Análisis y conformidad del modelo de Microinnovación, para determinar si el modelo permita derivar competitividad en las PYMES.

RESULTADOS ESPERADOS

En los resultados se espera que la investigación planteada permita derivar un crecimiento económico y desarrollo en las empresas, que finalmente derive en competitividad para la pequeña y mediana empresa de la Ciudad de Oaxaca, apoyadas del modelo de microinnovación, el cual es una propuesta nueva, basada en siete pasos que parte de identificar nuevas oportunidades en el mercado derivadas de las necesidades de los clientes, para lo cual se plantea la herramienta de la microinnovación. A través de este modelo, los empresarios podrán identificar que el proceso de innovación, desde la perspectiva de la microeconomía, o mejor llamada microinnovación, se inicia en el mercado y termina en el mercado; es decir, las empresas deben conocer el mercado y luego identificar las necesidades u oportunidades de ese ámbito. (Gómez, 2012).

CONCLUSIONES

Las empresas requieren contar con una herramienta que les permita transitar a un crecimiento económico y ser competitivas ante el mercado global al que se enfrentan, ello a través de la innovación, que coadyuva a obtener alcances económicos a nivel estatal, sobre todo en la pequeña empresa, que de acuerdo al planteamiento de J. Schumpeter, la innovación debe aumentar tanto el valor del producto final que llega a los consumidores, como los ingresos por la producción, en sentido de aumentar la riqueza social. Ante lo expuesto el presente trabajo de investigación pretende presentar una herramienta que permita a los empresarios llegar al futuro deseado de capitalización, crecimiento y riqueza social por medio de la innovación. En otras palabras, si no hay innovación que se refleje en los productos, no puede haber un aumento de la riqueza social. (Gómez, 2012).

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Joas Gómez García, Profesor Investigador IPN, Proyecto "Microinnovación", Becario EDI Nivel V, Director de la Revista "Reflexiones, Economía y Políticas Públicas" Colaborador en el Programa de Maestría y Doctorado en Ciencias Económicas UAM-I. Instituto Politécnico Nacional, Unidad Profesional Interdisciplinaria de Ingeniería y Ciencias Sociales y Administrativas (UPIICSA)

Armando Pérez Delgadillo, Profesor de la Facultad de Contaduría Y Administración de la Universidad Autónoma Benito Juárez de Oaxaca

Dulce María Pérez Rodríguez, Maestra en Administración, Alumna de Doctorado en Ciencias Empresariales y Administración Pública en Facultad de Contaduría Y Administración de la Universidad Autónoma Benito Juárez de Oaxaca.

FACTORES DE ATRACCIÓN COMERCIAL QUE DETERMINAN LA DECISIÓN DE COMPRA EN TIENDAS O SUPERMERCADOS, POR PARTE DE LOS CONSUMIDORES DE ESTRATO 3, 4 Y 5 EN LA CIUDAD DE CALI – COLOMBIA

Madeline Melchor Cardona, Universidad Autónoma de Occidente, Cali - Colombia

Carmen Elisa Lerma Cruz, Universidad Autónoma de Occidente, Cali - Colombia

RESUMEN

En la estrategia de marketing se planifica el control sobre cuatro variables: precio, producto, promoción y plaza. Esta última permite tener el contacto con el producto y comprarlo. Por lo tanto, en ella se contemplan los canales de distribución minoristas formales e informales. Y aunque, en Colombia se incrementa la penetración de las grandes superficies, el canal tradicional, o tiendas de barrios siguen teniendo gran importancia. Lo anterior debido a una serie de factores económicos y culturales. La presente investigación se centró en la identificación de los “Factores de atracción comercial que determinan la decisión de compra en tiendas o supermercados, por parte de los consumidores de estrato 3, 4 y 5, en la ciudad de Cali”. Es un estudio de carácter mixto (cualitativa - cuantitativa) que reconoce los factores externos e internos que influyen en el comportamiento de los consumidores. En los factores externos se consideran los estímulos ambientales tales como las características del entorno y los determinantes del establecimiento. En los factores del individuo se consideran los aspectos que definen las características o condiciones personales y psicológicas en su función como consumidores. Los resultados muestran que los consumidores visitan y/o compran simultáneamente en supermercados y tiendas de barrio. Además en los estratos bajos, la visita a la tienda de barrio es más frecuente, en los altos la frecuencia de visita al supermercado es mayor y utilizan las tiendas de barrio sólo para comprar productos agotados en el hogar que necesitan en un momento dado. La conveniencia de la ubicación es un factor de atracción alto en las tiendas. Para los supermercados, las variables más relevantes son las características del establecimiento.

PALABRAS CLAVE: Atracción Comercial, Distribución Minorista, Comportamiento de Ir de Compras

BUSINESS ATTRACTION FACTORS DETERMINING THE PURCHASE DECISION OF CONSUMERS IN THE CITY OF CALI - COLOMBIA

Marketing strategy should be planned over four variables: price, product, promotion and place marketing. This last factor allows having contact with the product and buying it. Therefore, in this channel allocation formal and informal retailers are contemplated. And although in Colombia supermarkets grow on penetration, the traditional channel, or neighborhood stores are still important. This is due to a number of economic and cultural factors. This research focuses on the identification of "commercial attraction factors that determine the buying decision, in traditional stores and supermarkets, for the consumers in the city of Cali." It is a study of a mixed nature (qualitative - quantitative) that recognizes external and internal factors that influence consumer behavior. The external factors considered environmental stimuli such as environmental characteristics and determinants of the establishment. In the case of individual factors are considered all aspects that define the characteristics or personal and psychological conditions of individuals in their role as consumers. The results show that consumers visit and purchase simultaneously in supermarkets and traditional stores. Also, in the lower strata, the visit to the traditional store is more frequent. In the upper strata frequency is higher supermarkets and they use the traditional stores to buy just

exhausted at home when they need products. The convenience of the location is a high attraction factor in the stores, to supermarkets; the most important variable is the characteristics of the property.

JEL: M3, M20, M31

KEYWORDS: Commercial Attraction, Retail, Shopping Behavior

INTRODUCCIÓN

Los canales de distribución minorista de productos de consumo masivo en Colombia, se dividen en formales e informales. Las tiendas de barrio hacen parte del segundo grupo y los supermercados del primero. Las tiendas son pequeños espacios comerciales en los cuales se distribuyen productos principalmente de la canasta básica, bebidas y confitería. El segundo, a pesar de encontrarse dentro del canal de distribución minorista, cuenta con una planta física sofisticada que le permiten especializarse en ventas de productos de todas las categorías y marcas. Además los que cumplen la función de ancla quedan involucrados en el escenario de la compra como actividad de ocio. En Colombia, de acuerdo con los estudios de Nielsen, durante el 2010, el 51% de las ventas se realizaron a través el canal tradicional (tiendas de barrio). Con relación a los supermercados, en la Tabla 1 se puede observar su distribución desde el año 2004. Una de las principales cadenas de supermercados en el país, Almacenes Éxito, cuenta, al 2011, con 260 puntos de venta entre los que se encuentran hipermercados (con la marca EXITO), supermercados (Carulla y POMONA) y tiendas de descuento (Bodega Surtimax).

Tabla 1: Distribución de los Principales Supermercados En Colombia

Compañía*	Cantidad De Supermercados			
	2004**	2005**	2006**	2011**
Éxito	95	99	111	111
Carulla	153	156	164	70***
Carrefour	15	21	31	71
Olimpica	149	149	149	194
Cacharrería la 14	13	13	13	24
Cafam	34	40	45	NR
Alkosto	6	6	7	8
Ley	NR	NR	NR	8
Surtimax	NR	NR	NR	34
Pomona	NR	NR	NR	11
Home Mart	NR	NR	NR	5
Colsubsidio	22	22	31	39
Makro	7	9	9	13
Total	494	515	560	588

* corresponde a las marcas o nombres de los supermercados existentes en Colombia nacionales e internacionales. ** . Años consecutivos en los cuales se identifica el incremento o disminución de puntos de venta de los supermercados. ***. Marca que disminuyó presencia de puntos de venta. Fuente: Elaboración propia 2011, con apoyo del Informe virtual Prospecto de colocación (2007).

Se observa entonces una tendencia de las grandes cadenas de supermercados a acercarse al concepto de tienda de barrio, movidos por la dinámica que ellas muestran tanto en la economía como en el comportamiento del consumidor colombiano. En este panorama altamente competitivo, el consumidor es quien tiene la palabra. Surge entonces la inquietud acerca de que es lo que realmente busca el consumidor a la hora de elegir entre la tienda o el supermercado para efectuar sus compras, teniendo en cuenta que no es una decisión excluyente sino que es afectada por diferentes variables como la necesidad de compra, el tiempo, entre otras. La presente investigación profundiza en el comportamiento de compra del consumidor caleño en tiendas y supermercados, entregando información precisa y actualizada acerca de cuáles son los factores que hacen atractiva la compra en una tienda o en un supermercado y en consecuencia ayuda a entender que aspectos son los que tiene en cuenta el consumidor a la hora de decidirse por uno u otro lugar.

El comportamiento del consumidor, se define como “el estudio de las personas, grupos u organizaciones y los procesos que siguen para seleccionar, conseguir, usar y disponer productos, servicios, experiencias o ideas para satisfacer las necesidades y los impactos que estos procesos tienen en el consumidor y la sociedad”, teniendo en cuenta que los procesos de decisión de los consumidores están influenciados por variables de los individuos (personales, psicológicas), variables del entorno (económicas) y políticas de marketing de las empresas.

REVISIÓN LITERARIA

Indiscutiblemente, el éxito del canal minorista depende directamente de su capacidad para atraer el mayor número de compradores potenciales. Es decir, del grado de atracción comercial que dicho establecimiento es capaz de generar. Así, desde las primeras investigaciones sobre el tema se logra establecer que en la atracción comercial está implicado el factor de atracción comercial y el factor disuasorio o de restricción del consumidor al desplazamiento por motivo de compra. Este último aspecto se mide al operacionalizar lo que implica el esfuerzo de desplazamiento de los consumidores para realizar sus compras. En la misma línea, Reilly y Converse identificaron la distancia como variable de restricción. Además, las grandes transformaciones del comercio, los cambios en los hábitos de compra y de preferencias de los consumidores, conducen a que la medida de la atracción comercial sea una prioridad para el canal minorista.

Por otro lado, el estudio de la atracción comercial está fuertemente relacionado con el análisis del comportamiento de compra del consumidor. Por lo tanto, la elección del establecimiento se convierte en el centro de los modelos de atracción comercial. Así, el comportamiento de ir de compras y básicamente el comportamiento espacial del consumidor es un campo de la conducta humana que es abordado desde una óptica multidisciplinaria. De esta forma, el eje del estudio del Comportamiento Espacial es el conocimiento de los factores que afectan las decisiones de los consumidores, los cuales generan los desplazamientos hacia ciertos establecimientos minoristas y determinan la movilidad que constituyen las leyes del comportamiento espacial. Y la aglomeración de la oferta minorista da lugar a la concentración de ciertas zonas comerciales, y a su vez, las preferencias de los consumidores se concentra en la atracción comercial que ejercen las zonas comerciales. Por lo tanto la atracción comercial puede ser definida como una actitud, teniendo en cuenta que existe una estrecha relación entre las actitudes y el comportamiento del consumidor. Lo que implica que se debe reconocer el ambiente percibido y no el ambiente físico del establecimiento como tal.

Medidas de la Atracción Comercial

Entre los diferentes modelos para la medición de la atracción comercial se encuentra inicialmente el modelo de Huff (1964), el cual mide la atracción en función de los viajes de compra, los gastos realizados en dichos viajes y la combinación de ambos factores. Así mismo, Gautschi (1981) propone añadir al modelo de Huff dos factores más que son: las características del establecimiento y el modo de transporte para dirigirse al establecimiento. Por otro lado, Nevin y Houston (1980), Wee (1986), MacGoldrick (1992) y Más (1996) pretenden determinar las dimensiones de la imagen del canal y la relación entre la imagen y el comportamiento de compra como criterio para medición de la atracción comercial. De allí que, desde este enfoque, la atracción comercial se mide desde las siguientes variables: las intenciones de comportamiento de compra y el comportamiento real de la compra, la frecuencia relativa de viajes de compra durante los últimos dos meses (Más, 1996); el número de viajes y los gastos realizados en cada viaje (Wee, 1986); y la frecuencia de visitas a cada establecimiento y la duración de las mismas (McGoldrick, 1986).

Otra línea de investigación analiza los aspectos motivacionales y demográficos de los consumidores para explicar la atracción de los consumidores hacia los establecimientos. En esta línea se encuentran Stolman, Gentry y Anglin (1991), quienes miden la frecuencia de compra y lo reciente de su realización, además de las intenciones de compra para el mes siguiente. Además, Meoli, Feinberg y Westgate (1991) incluyeron los sentimientos de los consumidores en relación con la atracción. Finn, McQuitty y Rigby (1994) midieron la

atracción comercial según la frecuencia de visitas (porcentaje de asistencia) y los motivos de compra. Al respecto, De Juan de Vigaray (1998) plantea que la atracción sobre los consumidores se basa en el análisis del comportamiento espacial y su interdependencia con la estructura espacial del comercio minorista. Pero esta situación ha sido estudiada desde diferentes enfoques:

El enfoque macroeconómico, que tiene como unidad de análisis a las ciudades.

Desde el enfoque microeconómico que toma como unidad de análisis a la empresa comercial, la cual utiliza estos estudios para seleccionar el área comercial más conveniente para su punto de venta.

Así, la delimitación de las áreas comerciales es el primer paso para medir la atracción comercial; donde las preferencias de los consumidores en su proceso de selección de las diferentes alternativas de compra delimitan los contornos de las áreas de mercado (Tabla 2).

Tabla 2: Estudios Sobre las Medidas de la Atracción Comercial

Variable*	Autores**
Frecuencia relativa de viajes, medida como proporción del total de viajes realizados a los centros comerciales "evocados" y el gasto por visita.	Wee y Pearce (1985); Wee (1986)
Frecuencia relativa de viajes medida por el número de viajes durante el último año.	Gaustschi (1981); Más (1996 a).
Combinación de afecto, intenciones de comportamiento y comportamiento real.	Nevin y Houston (1980)
Frecuencia de visitas medida por el gasto realizado y la duración de la visita.	McGoldrick (1992)
Frecuencia de viajes en función de las preferencias y la accesibilidad (distancia en kilómetros) durante los últimos doce meses.	Hause y Koppelman (1979); Howell y Rogers (1980); Stoltman, Gentry y Anglin (1991); McGoldrick (1992)
Frecuencia de compra (escala 6 ítems) e intenciones de compra (escala 4 ítems).	Stoltman, Gentry y Anglin (1991)
Frecuencia de visita, medida por el número de viajes de compra en la semana anterior.	Weisbrod, Parcels y Kern (1984)
Frecuencia relativa de visitas medida por el número de visitas, duración, motivación del consumidor y características demográficas en los últimos tres años.	Fina, McQuitty y Rigby (1994)
Combinación de la frecuencia de visitas, gastos realizados y número de semanas transcurridos desde la última compra.	Howell Y Rogers (1990).

* Variables que se miden para establecer el nivel de atracción comercial. ** Investigadores que han realizado estudios para medir la atracción comercial. Fuente: De Juan de Vigaray (1998).

Por otro lado, Calvo Porras y Calvo Dopico (2014) hacen una revisión de las investigaciones sobre este tema y reconocen que el constructo atracción comercial es una consecuencia de cómo gestionan las variables de marketing los canales minoristas y de cómo responden los consumidores a dichas variables y actuaciones. Así, la respuesta de atracción de un consumidor ante las estrategias de marketing puede ser modificada por sus características personales y por las variables del macro-entorno (De Juan y Rivera, 1999). Desde estos autores, la definición de la atracción comercial, como un constructo multidimensional, presenta dos aportes al estudio del tema. Desde una perspectiva práctica, el hecho de que atracción está formada por los tres componentes de la actitud facilita que las empresas diseñen políticas de marketing para influir en cada uno de ellos. Por otro lado, también permite recordar a las empresas que las estrategias diseñadas para influir en los distintos componentes de la actitud deberán ser diferentes, según el componente que pretendan movilizar para generar la atracción en los consumidores.

Desde una perspectiva teórica, este modelo plantea que el estudio de la atracción se extienda a las variables que pueden influir en su formación. Teniendo en cuenta que la actitud es solamente un predictor de un determinado comportamiento, Calvo Porras y Calvo Dopico (2014) consideran que es importante integrar las variables directas e indirectas que pueden moderar la formación de la "atracción comercial".

Esta propuesta considera que una actitud positiva puede ser modificada tanto por las políticas de marketing (falta de productos, escasa accesibilidad, etc.) como por las variables propias de los individuos (personalidad, ciclo de vida, etc.) y éstas, a su vez, también pueden ser influenciadas por los ciclos económicos y/o variables culturales. De Juan y Rivera (1999) para analizar la atracción comercial y las variables que influyen en ella, recurren al estudio del comportamiento del consumidor y más concretamente, a la identificación de los componentes de la actitud (el cognoscitivo, el efectivo y el comportamiento) de los individuos.

Tabla 3: Componentes de la Actitud y Atracción Comercial

cognoscitivo*	afectivo*	conductual*
El establecimiento minorista pertenece al conjunto evocado por el consumidor. ** Asociación de recompensa con el establecimiento. ** Notoriedad positiva**	Grado de satisfacción del consumidor.** Preferencia por otro establecimiento**	Dificultad de cambio.** Probabilidad de beneficio posible por regresar al establecimiento.**

* Componente de la actitud. ** Evidencia de la presencia del componente en el comportamiento del consumidor. Fuente: elaboración propia a partir de la teoría de De Juan de Vigaray (1998).

El componente cognoscitivo representa la información, creencias y conocimiento de un consumidor hacia el establecimiento minorista, el afectivo refleja sus sentimientos y emociones, y finalmente el componente conativo refleja la tendencia a la acción e impulsa al consumidor a actuar, invitándolo a aproximarse o rechazar el punto de venta. De ahí que estos autores consideren que la atracción comercial puede ser definida como una actitud, dado que existe una relación estrecha entre las actitudes y el comportamiento de los consumidores.

Tabla 4: Atributos de los Componentes de la Actitud Aplicados a la Atracción Comercial de los Establecimientos

Referente	Componente	Manifestación*	Balance**
Establecimientos comerciales	Cognoscitivo	Experiencias de compras pasadas. Notoriedad del establecimiento. Opiniones acerca del establecimiento	Actitud hacia los establecimientos comerciales
	Afectivo	Sentimientos positivos o negativos hacia las compras. Emociones referentes a los establecimientos. Valoraciones sobre los establecimientos	
	Conativo o comportamental	Intención de compra. Respuesta de recompra. Respuesta de rechazo.	

* Manifestaciones de los componentes de las actitudes en comportamientos y reacciones emocionales del consumidor. ** Integración de los componentes de la actitud. Fuente: adaptación del modelo de De Juan de Vigaray (1998).

Factores de Atracción Comercial

Howard (1997) identifica los siguientes factores de atracción comercial: acceso o accesibilidad; el surtido; la especialización, y el entorno interno y servicio. Pero plantea que la gestión del punto de venta está condicionada por los cambios en las variables del entorno tales como: los consumidores y el cambio en sus hábitos; las expectativas económicas; la evolución de la competencia, y la innovación en los formatos comerciales. Por otro lado Ruiz (1999), propone los siguientes factores de atracción de centros comerciales, los cuales podrían asimilarse a los establecimientos minoristas en general: su imagen; la distancia, y las

preferencias de los consumidores. Además, este autor reconoce que la gestión del canal está condicionada por la evolución de las siguientes variables del entorno:

- Los consumidores y el cambio en sus hábitos.
- Las expectativas económicas
- La evolución de la competencia.
- La innovación en los formatos comerciales.

Así mismo, Ruiz (1999) afirma que los factores de atracción de un canal están conformados por; la imagen, la distancia y las preferencias de los consumidores. Frasquet y Frasquet (2000) también, resaltan los factores de accesibilidad, el surtido, el entorno interno, los servicios y la habilidad de marketing del canal. Finalmente, Calvo Porras y Calvo Dopico (2014) reconocen cuatro factores que determinan la capacidad de atracción comercial: la accesibilidad, que está directamente relacionado con la localización, el surtido o variedad de productos y servicios que ofrecen, los relacionados con el entorno interno o las características físicas y ambientales, y finalmente, las variables de marketing como son la comunicación y promoción.

Accesibilidad: Existe un principio comercial el cual plantea que el éxito de un establecimiento comercial es su localización, pero este deben estar estrechamente relacionado con la facilidad de acceso, el horario de apertura y cierre y con una buena identificación del sitio.

El surtido o variedad comercial: este factor implica la oferta de variedad de productos y servicios, identificando los productos “gancho”, los cuales no deben faltar.

El entorno interno: aspectos relacionados con el diseño y el ambiente, pues cada vez más importantes para lograr una mayor atracción. El diseño, tanto externo como interno, tiene connotaciones funcionales estéticas. Otros factores incluidos en este aspecto son: la luminosidad, limpieza, higiene, seguridad. Por último, es importante destacar que los espacios vacíos deben ocuparse con la mayor prontitud posible para evitar zonas muertas y dar así una mala imagen a los usuarios.

La comunicación y promoción: las actividades de comunicación son importantes en todas las etapas de la vida del establecimiento. Las actividades de comunicación y promoción estimulan y mantienen los cambios en los hábitos de compra del consumidor. Entre las actividades de comunicación tienen un papel importante las promociones de ventas, el material P.O.P. y otra serie de actividades de impulso.

DISEÑO METODOLÓGICO

La investigación se enmarca en una perspectiva trans-disciplinar, que integra la mirada de la atracción comercial como un fenómeno que exige una valoración desde una perspectiva más amplia, la cual que es resultado de la intervención de una serie de variables de diferentes campos, lo cual implica un acercamiento desde varios campos disciplinares. Su enfoque mixto: cualitativo y cuantitativo y se realizó en tres etapas.

Etapas 1: de carácter cualitativo, se interpretó el sentido y el significado del comportamiento del consumidor y de los factores externos e internos que lo afectan. Y se implementaron como métodos: La Observación participante en tiendas y supermercados, con la cual se detectaron las situaciones en que se generan los universos culturales y sociales. Entrevistas en profundidad con tenderos. Entrevistas en profundidad con consumidores de la población objeto de estudio para identificar opiniones, comportamientos y actitudes de los consumidores directamente relacionadas con la decisión de compra en tiendas y supermercados.

Etapas 2: de tipo cuantitativa, se obtuvo una medición de los factores que influyen en la decisión de compra. El instrumento se aplicó a una muestra representativa de la población objeto de estudio 600 hombres y mujeres mayores de 18 años, de los estratos socioeconómicos 3 y 4 de la ciudad de Cali. Se realizó Muestreo

por Conglomerados y las técnicas de análisis aplicados fueron el análisis estadístico descriptivo, análisis multivariado y la teoría microeconómica para el estudio del consumidor.

$$n' = \frac{(1.96)^2 * 0.25}{(0.04)^2} = 600$$

Etapa 3: se implementó el Análisis de Componentes Principales (ACP) es una de las técnicas de análisis multi-variante más utilizadas que tiene como principal objetivo la síntesis de la información o reducción de la dimensionalidad en número de variables.

RESULTADOS

Los consumidores caleños visitan las tiendas de barrio y los supermercados para la compra de los productos de la canasta familiar. Pero indiscutiblemente, la mayoría de productos son comprados en los supermercados, teniendo en cuenta factores de atracción como las características del establecimiento y la variedad de productos de oferta. (Tabla 6). El anterior hallazgo se refuerza con el hecho que en este establecimiento comercial es en el cual mayor dinero se invierte (Tabla 7).

Tabla 5: Establecimientos Frecuentados Para la Compra de Productos de la Canasta Familiar

Sitio de Compra	TOTAL	EDAD				ESTRATO		
		25 a 34	35 a 44	45 a 54	55 y más	Tres	Cuatro	Cinco
Supermercado	99,7%	99,8%	100,0%	99,3%	99,8%	100,0%	98,1%	100,0%
Tienda	90,6%	98,8%	92,4%	78,4%	95,1%	89,7%	93,6%	91,9%
Panadería	29,6%	26,8%	36,9%	19,4%	34,9%	28,4%	46,6%	18,1%
Rapitienda*	12,1%	4,9%	12,9%	19,9%	8,7%	10,7%	6,7%	24,3%
Galería / plaza de mercado**	18,2%	7,8%	20,9%	24,7%	16,5%	21,2%	13,8%	7,8%
Granero	13,5%	8,2%	16,3%	12,1%	16,0%	16,7%	7,8%	4,2%
Móvil***	8,7%	2,4%	5,0%	21,0%	4,3%	11,5%	1,3%	2,6%
Fruver****	,6%	,0%	1,4%	,0%	,8%	,8%	,0%	,0%

* La rapitienda – superete o minimercado son establecimientos minoristas que hacen parte del canal tradicional, junto con las tiendas de barrio. ** Galería o plaza de mercado: es un lugar, construido o destinado por el municipio, para servir de centro de expendio o abastecimiento de artículos de primera necesidad, limitando la presencia de intermediarios. ***Fruver: establecimiento que hace parte del canal tradicional que solo comercializa frutas y verduras. Fuente: elaboración propia.

Tabla 6: Dinero Invertido en la Compra Mensual de Mercado

	Total	Estrato	Tres	Cuatro	Cinco
	Dinero invertido mensualmente en el supermercado	Promedio	\$ 401.978,96	\$ 360.350,92	\$ 412.866,79
	Mediana	\$ 400.000,00	\$ 350.000,00	\$ 400.000,00	\$ 500.000,00
BASE		600	199	199	202
Dinero invertido mensualmente en la tienda	Promedio	\$ 80.854,79	\$ 82.434,11	\$ 91.526,63	\$ 62.389,41
	Mediana	\$ 50.000,00	\$ 50.000,00	\$ 50.000,00	\$ 50.000,00
BASE		600	199	199	202

Los datos de la tabla 6 muestran que el supermercado es el punto de venta en el cual se invierte mayor cantidad de dinero mensual, pues a su vez el sitio donde se compran la mayoría de productos de la canasta familiar. Fuente: elaboración propia.

La relación del consumidor con los establecimientos minoristas, tanto tiendas como supermercados, trasciende el componente económico racional, está afectada, también, por aspectos sociales y culturales.

En el presente estudio se consideraron entre los aspectos culturales y sociales, aquellos que trascienden a la relación de intercambio que se establece el comprador y el vendedor y que influyen en la elección y/o preferencia de un tipo de establecimiento minorista: tienda - supermercado. Además, se asume la cultura como la programación colectiva de la mente que diferencia a un grupo humano de otro, pero que deja espacio para las expresiones individuales y sub-culturales como normales, estando estas fundamentadas en cada grupo humano. Así, pues la tienda como espacio que pertenece y se integra a las prácticas sociales y culturales maneja horarios, presentación de productos, estrategias de pago y costumbres acordes al grupo social en el cual está anclada. De otro lado, Los atributos que desde el establecimiento inciden en la elección de compra de los consumidores se definen desde la mezcla del marketing: productos y servicios (naturaleza, calidad del surtido y servicio al cliente), distribución comercial (localización), precio y comunicación (publicidad, promoción y atmosfera del establecimiento).

CONCLUSIONES

Se identificaron elementos que el consumidor tiene en cuenta cuando va a comprar en la tienda y en el supermercado. Se realizó un agrupamiento en factores con las variables definidas, encontrando los siguientes para la tienda: Con las relaciones que se pueden establecer durante la compra; (Factor externo – características del entorno: cultural social) Con la forma como se entrega el servicio (factor interno: psicológico) y el producto en la tienda, (factor externo: características del establecimiento). El valor agregado relacionado con horarios, economía y servicio a domicilio (factor externo: características del establecimiento). La disponibilidad asociado con variedad de productos y la posibilidad de encontrar de todo, el hacer compras de urgencia y calidad de los productos. (Factor externo – característica del entorno: económico). Para el caso de los supermercados se obtuvieron cuatro factores que agrupan:

Características físicas del supermercado (factor externo – características del establecimiento-distribución comercial). La variedad en productos y marcas (factor externo – características del establecimiento – productos y servicios). La calidad y economía en los productos y los servicios que ofrecen (factor externo – características del establecimiento y el entorno). Comodidad (factor interno – psicológico) Los factores externos (económicos y del establecimiento) están presentes en la elección de cualquiera de los dos establecimientos. Los factores del individuo y el componente cultural social se identifican más en la elección de la tienda. De acuerdo con el análisis cualitativo el tendero cuenta con una buen autoimagen tanto en su capacidad para gestionar la tienda, como en sus características para atender al cliente (es un líder en su comunidad, está informado y se siente en capacidad de discutir diversos temas y en dar consejos a sus clientes). De igual forma, se caracterizó la población en estudio identificándolos como compradores reflexivos (compran en la medida de sus posibilidades - buscan la optimización del dinero aprovechando promociones, descuentos y precios favorables), les gusta guardar lo tradicional y las costumbres, (comprar siempre en la misma tienda, tiende a comprar las mismas marcas).

La comodidad, por la cercanía y el ahorro del tiempo es un aspecto que favorece a los clientes, puesto que realizan la compra “del día a día” en las tiendas por restricciones presupuestales o menor disponibilidad de recursos. Otro aspecto que genera comodidad es la variedad de servicios prestados: recepción y transmisión de mensajes entre los vecinos, publicación de información de interés general, hasta vigilancia respecto al movimiento de gente extraña o de personas sospechosas. Si bien el crédito o fiado, es una variable que diferencia a la tienda del supermercado, éste comienza a perder protagonismo. En los estratos más altos, la tienda se ha transformado en un medio de salir del apuro frente a agotados u olvidos de última hora que inciden en el bienestar familiar, ya sea por la dificultad para preparar las comidas (ingredientes o productos de los que no se dispone), la necesidad inmediata de mantener la casa arreglada (productos de aseo) o finalmente, la solución inmediata al aseo personal de los miembros de la familia.

Para la compra en la tienda, los atributos del establecimiento que consideran los clientes como determinantes son: la localización, consistente en la comodidad que brinda por la cercanía y ahorro de tiempo; la naturaleza

del surtido y los servicios adicionales, puesto que ellos encuentran los productos que de la canasta familiar, satisfacen las necesidades básicas, en las presentaciones por unidad y tamaño que requieren, aspectos que se traducen en beneficios psicológicos asociados con satisfacción hacia la misma, favoreciendo una mediana fidelidad hacia la tienda; las relaciones con el tendero que generan confianza, seguridad y empatía; la atmosfera del local, consistente en la limpieza, presentación física de los empleados y la organización de los productos. Finalmente se identifica que la publicidad no es un factor determinante para los clientes.

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EL DESARROLLO DE UNA VENTAJA COMPETITIVA A PARTIR DEL CAPITAL HUMANO EN LAS EMPRESAS EMERGENTES

Andrés Garibaldi Munguía, Universidad Estatal de Sonora
Sergio Rivera Rodríguez, Universidad Estatal de Sonora

RESUMEN

Los cambios que se suscitan dentro de las economías en la actualidad presentan nuevos retos que obligan a las empresas de dichas economías a replantear su manera de operar, sin embargo estos cambios para los países en vías de desarrollo parecieran ser mas dramáticos, esto como resultados de que en estas economías la mayoría de las empresas (alrededor del 98%), están dentro de la clasificación de Micros, Pequeñas y Medianas empresas (MiPyMes). Este tipo de empresas que logran prevalecer o incluso crecer de manera sostenida por mas de un periodo de cinco años, se le conoce como empresas emergente. Con el movimiento de Globalización, los mercados de las economías en desarrollo resultaron ser un blanco muy atractivo y por las condiciones de las empresas que los atendían, altamente vulnerables. Los gobiernos de esta parte de la aldea global, han desarrollado programas para apoyar estas empresas pero gran parte de estos apoyos se limitan a asesorías y platicas motivacionales. Sin embargo al estudiar algunas de las propuestas de los estudiosos de las Ciencias Administrativas, en especial Michael E. Porter, es posible ver que ante las situaciones de constante cambio, la mejor manera de salir es contando con una Ventaja Competitiva. La cual puede desarrollarse en el área de Personal mediante el uso del Desarrollo Organizacional..

PALABRAS CLAVE: Empresas emergentes, ventaja competitiva, desarrollo organizacional y recursos humanos.

DEVELOPMENT OF A COMPETITIVE ADVANTAGE FROM HUMAN CAPITAL IN EMERGING COMPANIES

ABSTRACT

The changes that arise within economies currently facing new challenges that require businesses in these economies to rethink the way they operate, however these changes for developing countries appear to be more dramatic, as this results these economies in most companies (about 98%) are within the classification of Micro, Small and Medium enterprises (MSMEs). Such companies that manage to prevail or even grow steadily for over a period of five years, is known as an emerging enterprises. With the movement of globalization, markets in developing economies proved to be a very attractive target and the conditions of the companies that attended, highly vulnerable. Governments in this part of the global village, have developed programs to support these businesses but do not seem to be sufficient, since much of this support is limited to counseling & motivational talks. However by studying some of the proposals from scholars of Administrative Sciences, particularly Michael E. Porter, one can see that in situations of constant change, the best way out is expecting a Competitive Strategy. Which may develop in the area of Human Resources using the Organizational Development (OD).

JEL: M00 y M1.

KEYWORDS: *Emerging Business, competitive advantage, organizational development and human resources.*

INTRODUCCION

Los hallazgos de las investigaciones realizadas en las últimas décadas en lo que a ciencias administrativas se refiere, sugieren que para que una empresa ya sea industrial, comercial o de servicios, pueda ingresar, mantenerse o crecer en el mercado, es necesario que esta cuente con una ventaja competitiva, entendiendo por ventaja competitiva una estrategia que permita a la empresa ir un paso delante de sus competidores o dicho de otro modo, que facilite el posicionamiento de la misma en el o los segmentos de mercado a los cuales enfoca sus esfuerzos mercadológicos (Michael E. Porter. 1985).

Los cambios propiciados por el movimiento de Globalización han puesto a prueba la capacidad de los directivos de las empresas de todos los niveles, es decir tanto de los grandes corporativos como de la micro, pequeña y mediana empresa; como es de suponerse, si para los grandes corporativos los retos que se presentan son difíciles de sortear, esta problemática se potencializa al momento de hablar de las empresas de menor rango, pues las limitantes son mayores en todo sentido. Al escuchar la propuesta de desarrollar una ventaja competitiva, no es difícil pensar que para el desarrollo de las mismas es necesario contar con grandes inversiones, sin embargo revisando las propuestas que han hecho otros estudiosos de las ciencias propias de la administración, es posible encontrar otras áreas de oportunidad que rebasan el paradigma propuesto por Michael E. Porter.

REVISION LITERARIA

Las aportaciones al respecto plantean tres grandes áreas en las cuales se debe basar una organización para el desarrollo de una ventaja competitiva, las áreas en cuestión son las siguientes:

La cadena de valor: En este sentido la fortaleza puede consistir en llevar a cabo un meticuloso análisis de los costos en los que se incurre durante el proceso de la generación de sus productos (bienes o servicios) con la finalidad de optimizar la inversión hecha durante el giro normal de la empresa y así poder determinar el costo total del producto.

El determinar el costo total del producto, no necesariamente implica que la empresa pretenda penetrar en el mercado con el precio más bajo conocido también como precio líder, esto dependerá del posicionamiento que se quiera hacer del producto, ya que en contraposición al precio líder, existe también la opción de fijar al producto el precio más alto en su género, con la finalidad de posicionarlo como un producto exclusivo, el cual ira dirigido a un segmento de mercado reducido que esté dispuesto a pagar un precio alto digno de la elite a la que pertenece, a esta estrategia se le conoce como “Precio de desplume”. También se cuenta con la opción de fijar el precio promedio y esto consiste, como su nombre lo sugiere, en tomar el precio mas alto del mercado y el mas bajo para sacar un precio promedio logrando así un precio al cual se le denomina “Justo”, por último se cuenta con la opción (y probablemente la mas utilizada) de fijar el precio considerando el costo total, es la de fijar un precio aproximado al precio de venta del producto líder, siempre y cuando el costo resultante del análisis lo permita.

Lo anterior es una de las acepciones de la cadena de valor, ya que también puede referirse al desarrollo de alianzas o acuerdos con los proveedores de materia prima, mano de obra, suministros y demás empresas que intervienen en el canal de distribución, esta estrategia permite una consolidación de la operación de las organizaciones desde antes de la producción de sus satisfactores, hasta hacerlos llegar al consumidor final.

Diferenciación: El desarrollo de la estrategia o ventaja competitiva basada en la diferenciación, consiste en lograr que el bien o servicio que ofrece la organización a sus consumidores, debe contar con una característica positiva que lo distinga del resto de los competidores alcanzando así el posicionamiento por si mismo, la característica distintiva puede ir desde la presentación (variedad de medidas en las que se ofrece o bien

consistencias del producto pasta, gel, cremas, etc.), versiones (fragancias, sabores, colores, etc.) o cualquier otra innovación.

En ocasiones una compañía logra la diferenciación a través de contar con un producto único dentro de su mezcla de productos, a este se le conoce como producto diferenciado, por ejemplo, la compañía Unilever de México S. de R.L. de C.V., dentro de su familia de marcas cuenta con la marca Maizena y esta marca es la única que ofrece la fécula de maíz.

El contar con un producto diferenciado o único en su género ofrece numerosas ventajas como lo es baja o nula inversión para mantener su lugar en el mercado, esto como consecuencia de ser único, de tal manera que no cuenta con competencia directa, siendo la competencia más cercana la que se da con productos sustitutos, por ejemplo: en el caso de citado de Maizena, dependiendo del uso que se le vaya a dar, contara con competencia únicamente de productos sustitutos, es decir, si es para espesar, se podrá utilizar harina de trigo o maíz.

Enfoque: Por ultimo Michael E. Porter, sugiere la utilización del enfoque para trabajar en el diseño de la estrategia competitiva, el enfoque consiste precisamente en focalizar alguno de los aspectos en lo que a satisfacción de necesidades se refiere, por una parte la empresa puede enfocarse en el producto o la mezcla de productos que serán la base de su operación, esto implica la especialización de toda la organización en los distintos aspectos de los productos que maneja ya sean bienes o servicios, permitiendo así una fortaleza al cumplir con una de las premisas de ventas “conoce tu producto”.

El enfoque también se puede llevar a cabo en la segmentación clara y puntual de la parte del mercado a la que se va a dedicar, para ello se sugiere la utilización de los criterios básicos para la segmentación de mercados sugeridos por Philip Kotler y Gary Armstrong que son: Geográficas, Demográfica, Psicográfica, De la conducta o Estilo de Vida.

La importancia de considerar el enfoque como un área para desarrollar la ventaja competitiva es importante y su pertinencia se puede justificar partiendo de uno los principios de la economía el cual estipula que “tanto para los individuos, como para las empresas, los recursos son limitados y las necesidades infinitas”.

La experiencia ha dejado en claro la utilidad de las aportaciones de Michael E. Porter, pues hoy en día no es difícil identificar algunas de las ventajas competitivas desarrolladas tanto en las micro, pequeñas y medianas empresas, así como en los grandes corporativos.

De igual manera, es fácil identificar cuando alguna empresa recién constituida o que ha logrado subsistir a los cambios externos cada vez más frecuentes y más dramáticos, carecen de una fortaleza que los distinga y que permita al consumidor, incluirlo en su abanico de opciones al momento de satisfacer sus necesidades.

Aun con todas las bondades que ha traído la corriente porteriana, se pueden identificar los aspectos negativos que acarrea un paradigma como lo son el tomar las propuestas como marco único de acción, limitar la creatividad empresarial para reaccionar a los retos del entorno al contar con lineamientos preconcebidos los cuales se toman como verdades absolutas, infalibles e indiscutibles, en ocasiones tomar dichos paradigmas para calificar a las empresas como organizaciones eficientes, competitivas y de éxito, de ninguna manera se pretende descalificar las aportaciones de los estudiosos de la administración, pero la alta dirección no debe perder de vista que el comportamiento empresarial y los hallazgos que han surgido como resultado del estudio de dichos comportamientos, obedecen a una realidad y a un contexto específico, de tal manera que aun cuando las aportaciones parezcan sensacionalmente innovadoras, no gozan de un carácter universal.

VENTAJA COMPETITIVA, SU ORIGEN Y EVOLUCION

Si bien Michael E. Porter, es considerado como el primero en acuñar y definir el termino de ventaja competitiva (Competitive Strategy), es posible identificar la concepción del mismo concepto en distintas áreas de las ciencias y disciplinas de la administración, para ilustrar esta situación se rescata la evolución del enfoque mercadológico propuesto por Philip Kotler y Gary Armstrong.

Ellos definen a la Mercadotecnia, como el conjunto de actividades encaminadas a la identificación de las necesidades del cliente para desarrollar los bienes o servicios capaces de satisfacer dichas necesidades, para poder lograr una mayor efectividad en la aplicación de la Mercadotecnia, los autores antes mencionados proponen, para una mejor comprensión de la misma, analizar la el Marketing a partir de cuatro grandes áreas conocidas como las cuatro “P” y estas son: Precio, Plaza (Distribución), Promoción y Producto (bien o servicio).

Si se hace una comparación entre las aportaciones de los estudiosos de mercadotecnia y las de la administración estratégica hechas por Michael E. Porter, encontramos que ambas propuestas están encaminadas a desarrollar una fortaleza distintiva que permita el posicionamiento positivo de las organizaciones ante el público consumidor, ha dicha fortaleza se le llama ventaja competitiva.

EL DESARROLLO DE UNA VENTAJA COMPETITIVA A PARTIR DE LAS AREAS Y RECURSOS DE LA EMPRESA

Analizando otros factores o elementos que dan paso o que justifican la existencia de la administración, se puede apreciar de manera clara como el desarrollo de una ventaja competitiva difícilmente se puede sujetar o hacer exclusiva de determinadas áreas específicas, pues todo lo que tenga que ver con la empresa u organización puede representar un espacio para el desarrollo de las mismas, por ejemplo al revisar las funciones básicas de una empresa, las cuales tradicionalmente se clasifican en: Producción, Mercadotecnia-Ventas, Finanzas y Recursos Humanos.

Recordando de manera sucinta, cada una de las funciones de la empresa y sin hacer un análisis muy concienzudo, podemos discernir que en cada una de estas funciones y de las actividades que comprenden, es posible edificar una fortaleza, una situación muy parecida encontraremos al recordar los recursos de la empresa: Materiales, Financieros, Tecnológicos y Capital Humano.

Como se puede apreciar, cada una de las funciones y cada uno de los recursos de la organización son áreas fértiles para llevar a cabo el desarrollo de ventajas competitivas, el siguiente reto, es no perder de vista la sustentabilidad o durabilidad de las estrategias o ventajas desarrolladas.

De acuerdo con Charles W. L. Hill y Gareth R. Jones, la durabilidad de la ventaja competitiva de una organización dependerá de tres factores, por una parte se tiene la dificultad de las barreras para la imitación, esto incluye barreras tanto externas como internas que enfrenta la competencia.

En segundo término esta la capacidad de los competidores para imitar la innovación, esta ira en función de las fortalezas y debilidades de la competencia para responder a la acción estratégica de la organización mediante el desarrollo de una estrategia similar o superior a la que ha diseñado, y por último el nivel general de dinamismo en el ambiente industrial, en este sentido, la durabilidad de la ventaja competitiva dependerá del tamaño de la industria (entendiendo por industria el conjunto de empresas dedicadas al mismo giro, por ejemplo el conjunto de empresas que se dedica a la producción de automóviles, conforman la industria automotriz, etc.), así como el grado de agresividad de las empresas que constituyen dicha industria.

Tomando en cuenta las barreras o retos que enfrenta la durabilidad de una ventaja competitiva, podemos concluir que mientras más creatividad, tiempo, dinero y esfuerzo se inviertan en el proceso para la elaboración de la estrategia, mayor será la durabilidad (sustentabilidad) de la misma.

EL CAPITAL HUMANO COMO BASE PARA EL DESARROLLO DE UNA VENTAJA COMPETITIVA

Actualmente, las corrientes administrativas acuñan el termino “Capital Humano”, puntualizando que si bien los individuos que conforman la fuerza de trabajo dentro de la organización no son propiedad de la misma, siguen siendo un recurso que puede y debe ser capitalizado a través del desarrollo de sus potencialidades, habilidades, conocimientos y actitudes que le otorgan tanto la educación formal, como la experiencia.

Para algunos autores, el recurso humano es el recurso más importante de una organización, partiendo de la premisa de que este recurso es el único que puede administrar el resto de los recursos, y es por ese mismo hecho que se debe procurar tener personal que cuente con los conocimientos, habilidades y actitudes necesarios para obtener el máximo aprovechamiento del manejo de los recursos, con un alto grado de eficiencia y eficacia para poder ser una empresa productiva.

La experiencia ha sugerido que una ventaja competitiva, también puede desarrollarse tomando como elemento principal al capital humano, encaminando sus esfuerzos hacia el posicionamiento de la empresa mediante la calidad y calidez en el servicio.

Para lograr el desarrollo de las potencialidades del capital humano en las organizaciones, es necesario llevar a cabo una evaluación diagnóstica que permita determinar la posición de la empresa en relación con los requerimientos que el entorno está demandando de ella, de esta manera los directivos de la empresa estarán en posición de tomar decisiones más acertadas para lograr la competitividad.

Una vez que se tiene la información de la situación actual de la empresa, se puede proceder a investigar los requerimientos del contexto de la empresa a fin de determinar las debilidades donde se tiene que trabajar; para lograr tanto el diagnóstico, la identificación de las debilidades de la empresa y proceder al diseño de una estrategia que permita dar respuestas al entorno de la organización, es recomendable recordar la estrategia de cambio planeado que recomendada por las ciencias administrativas y que se conoce como Desarrollo Organizacional (DO).

La propuesta de este documento, es precisamente utilizar esta herramienta administrativa (el DO) para llevar a cabo el diseño de una estrategia de cambio planeado así como el cambio mismo, que permita a las empresas emergentes poder optimizar los resultados de sus esfuerzos, así como la aplicación de recursos.

LAS EMPRESAS EMERGENTES Y EL DESARROLLO ORGANIZACIONAL

La fundéu BBVA (fundación del español urgente), define a la empresa emergente como la “empresa o sociedad que, pese a su juventud y falta de recursos, consigue obtener resultados en el mercado y pasar a un siguiente nivel estructural al ser impulsada por otros inversionistas o absorbida por empresas ya consolidadas”, es decir, empresas emergentes son aquellas que aun con lo adversa que pueda parecer las condiciones de crecimiento del mercado al que pertenecen, sostienen un crecimiento constante el cual les permite brincar de una clasificación de empresa a otra clasificación superior, por ejemplo de micro empresa a pequeña empresa, de pequeña a mediana y de mediana a gran empresa.

Las empresas emergentes (también conocidas como start-up), se encuentran en importante desventaja con los competidores que han aparecido con el movimiento de globalización, pues por lo general el movimiento de

globalización atrae a las grandes transnacionales y con ello se incrementan los retos para las empresas tradicionales u originarias de los mercados que son blanco de dicho movimiento.

Los estudios realizados a la micro, pequeña y mediana empresa (MiPyMes), han arrojado que este tipo de empresas encuentra entre sus múltiples retos, el de tener con muy poco capital, de tal manera que la suerte que experimentan al sortear las desavenencias que enfrenta cualquier empresa considerada grande, internacional y/o transnacional, se le debe agregar el de la falta de capital.

Aun cuando el gobierno se ha esforzado en la creación de programas que tienen como objetivo principal el dar asesoría administrativa y financiera a las MiPyMes, los empresarios de este sector, centran su atención en otras limitantes las cuales ellos consideran que son el verdadero problema y son las relacionadas con el dinero, por un lado se encuentra la liquidez y por otro la falta de solvencia.

Joaquín Rodríguez Valencia en su obra “Como Administrar Pequeñas y Medianas Empresas”, enuncia que la liquidez es un problema muy común dentro de las pequeñas y medianas empresas, y se refiere a que en ocasiones una empresa puede tener activos suficientes para poder pagar sus deudas, pero no contar con efectivo para hacerlo. Es por ello que se deben establecer políticas de crédito, para que de esa manera se tenga un poco más protegida a la empresa de mencionado problema.

El segundo problema relacionado con el dinero es el de la falta de solvencia, este problema resulta más dramático que la falta de liquidez, ya que esto significa que no se cuenta con activos suficientes para pagar las deudas. Este problema es la principal consecuencia de no contar con una planeación dentro de la empresa.

Como consecuencia de la falta de liquidez y solvencia, las MiPyMes se ven obligadas a agudizar su ingenio y creatividad para el desarrollo de una ventaja competitiva, pues no les es factible el invertir en grandes cantidades de mercancías o materia prima que les permita una economía en escala para mejorar su precio de venta o bien el margen de ganancias.

bien invertir en el diseño e innovación de productos únicos o diferenciados, mejorar precios, lanzar promociones atractivas que atraigan a los consumidores reales y potenciales o desarrollar una fortaleza mediante el diseño de un canal de distribución óptimo o invertir en equipo de reparto para vencer la barrera de el punto de venta mediante la entrega de productos a domicilio.

Y no solo es el desarrollar una ventaja competitiva pues hay que cuidar la sustentabilidad de la misma y su crecimiento.

Las situaciones antes mencionadas sugieren que la mejor opción para el desarrollo de la ventaja competitiva es, el equipo de trabajo o capital humano y esto se puede lograr con la aplicación del DO.

El desarrollo organizacional se define como aquellas actuaciones dentro de la organización destinadas a aumentar su eficacia. Según Warren Bennis, el desarrollo organizacional es una compleja estrategia que pretende cambiar las creencias, actitudes, valores y estructura de las organizaciones para que puedan adaptarse mejor a las nuevas tecnologías, mercados y desafíos. Por tanto no es cualquier cosa hecha para mejorar una organización, ni la función de capacitación de la organización, es un tipo particular de cambio en el proceso destinado a lograr un determinado tipo de resultado final.

Con la finalidad de facilitar la visualización y comprensión de las actividades o etapas que comprenden un DO, es conveniente realizar un debate epistemológico de las tres propuestas más aceptadas por los estudiosos de la materia de Recursos Humanos:

El modelo de Kurt Lewin.

Kurt Lewin (1940) introduce dos ideas fundamentales sobre el cambio planificado:

Lo que está ocurriendo en cualquier punto en el tiempo es una resultante de un campo de fuerzas opuestas, de donde el fenómeno se presenta como un equilibrio resultante de ambas fuerzas, dicho fenómeno es el punto de equilibrio alcanzado por el empuje de las fuerzas.

El modelo de cambio planteado por Lewin, es un proceso compuesto de tres etapas: a) descongelar la antigua conducta (o la situación), b) moverla a un nuevo nivel de conducta y c) volver a congelar o recongelamiento de la conducta en el nuevo nivel.

Para implementar el modelo se requiere:

Determinar el problema –la situación a superar, identificar la situación actual, identificar el meta por alcanzar, identificar las fuerzas positivas y negativas que inciden sobre él mediante el análisis del campo de fuerzas, y desarrollar una estrategia para lograr el cambio de la situación actual dirigiéndolo hacia la meta.

El modelo de Planeación de Lippitt, Watson y Westley

El modelo de estos autores plantea 7 etapas durante el proceso de cambio, dichas etapas –debido al enfoque psicológico de los autores- incluyen la necesidad de un agente “externo” al sistema –consultor-, así como una fase de “diagnóstico” inicial: Exploración, Entrada, Diagnóstico, Planeación, Acción, Estabilización y Evaluación y Terminación.

Como se ve, el modelo de Lippitt, Watson y Westley enfatiza el papel del facilitador, el cual es alguien externo a la organización, lo que le permite tener mayor objetividad el momento de apoyar y guiar el cambio. Este modelo es uno de los primeros modelos en DO, y muestra claramente el rol del consultor como alguien externo a la organización.

Modelo de Faria Mello: Este está dividido en fases o etapas de consultoría como los demás modelos de cambio. Ella dice que: Contacto, contrato y entrada se funden en una gran fase inicial de multicontactos, precontratos y subcontratos, con diferentes grados de profundidad o como extensión de entrada.

Así el Desarrollo Organizacional (DO) puede implicar intervenciones en la organización de procesos, la utilización de habilidades englobadas dentro de la economía, así como la reflexión, la mejora de los sistemas, la planificación y el auto-análisis.

Gracias al DO, es posible conocer cuáles son los requerimientos de un entorno cambiante en las distintas variables o fuerzas externas que rodean a una organización como lo son la economía, el ámbito político-legal, los cambios tecnológicos, culturales, etc. para poder así identificar la situación de la empresa y de este modo diseñar estrategias o planes de acción que permitan optimizar los esfuerzos de la organización para satisfacer de la mejor manera los requerimientos en cuestión.

Una vez que se inicia el proceso de DO, es posible identificar las áreas de oportunidad de la empresa y se empieza a trabajar en ellas, de tal manera que a través del diagnóstico, descongelamiento, inserción de la nueva conducta o cultura organizacional, una vez que se han sugerido los cambios deseados para la nueva postura de la organización, se procederá al congelamiento, los pasos del proceso que se acaban de citar se llevan a cabo por medio de la intervención del agente de cambio.

METODOLOGIA

El presente documento, es el resultado de una investigación propia del paradigma cualitativo, ya que se pretende identificar la factibilidad de poder llevar a cabo el desarrollo de una ventaja competitiva a través de la utilización de una de las herramientas de cambio planeado, propio del área de recursos humanos como lo es el desarrollo organizacional. De la misma manera es importante señalar que para poder llevar a cabo la

presente investigación, se utilizó la consulta de bibliografía física y electrónica, por lo que se trata de una investigación tanto documental como de campo, ya que para su realización se aplicó un cuestionario el cual fungió como instrumento de recolección de datos primarios.

Dicho cuestionario se aplicó a una muestra de micros, pequeñas y medianas empresas del universo de empresas de estos rangos, registradas en el padrón del Municipio de la comunidad fronteriza de San Luis Río Colorado, Sonora, México.

RESULTADOS

Los comerciantes encuestados, coincidieron en que la alternativa que tenían para poder competir con las empresas transnacionales o extranjeras que hicieron su aparición en esta ciudad fronteriza, era el ofrecer un mejor servicio o un servicio de calidad, lo cual creían se podía lograr únicamente a través del trabajo en equipo, pero para ello era necesario sensibilizar y motivar a su personal, logrando con ello ser más competitivos dentro de su giro o industria; en el apartado de conclusiones, se presentan los resultados de la presente investigación de manera concreta.

CONCLUSIONES

El DO, no necesariamente implica grandes inversiones para poderse llevar a cabo, esta situación ofrece una alternativa confiable para poder desarrollar una ventaja competitiva tomando como base el Capital Humano.

El DO, permite potencializar al Capital Humano al formarlo mediante la capacitación y otras intervenciones, para que desarrolle los conocimientos, habilidades y actitudes que coadyuven al logro de los objetivos de la organización.

Conociendo los requerimientos del entorno, es posible que las empresas pertenecientes a la MiPyMes (emergentes), puedan optimizar sus esfuerzos y aplicación de recursos al enfocar los mismos a satisfacer necesidades claramente identificadas.

A través de un cambio en el Capital Humano, es posible despertar un sentido de compromiso con la organización que permita asegurar la calidad en el servicio.

Es importante destacar que de acuerdo con el cliente, un servicio de calidad puede amortiguar el impacto negativo de las deficiencias en la calidad de un producto, sin embargo, un producto de calidad difícilmente puede amortiguar el impacto negativo de las deficiencias en la calidad de un servicio.

Si bien el DO, no se limita únicamente a la capacitación del capital humano, la capacitación sigue siendo una de las estrategias de intervención más importantes dentro del DO.

El contar con un capital humano con la preparación que le permita reaccionar a un entorno cambiante, brinda a las MiPyMes una ventaja competitiva que le permitirá hacer frente incluso a los retos que representa el enfrentarse a los grandes corporativos.

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BIOGRAFIA

Andrés Garibaldi Munguía es Doctor en Educación por el Centro Universitario de Tijuana. Profesor de Tiempo Completo en la Universidad Estatal de Sonora, adscrito al Programa Educativo de Licenciado en Administración de Empresas. Se puede contactar en el Programa Educativo de Licenciado en Administración de Empresas, Universidad Estatal de Sonora, Unidad Académica San Luis, Km 6.5 Carretera a Sonoyta, en San Luis Rio Colorado, Sonora, México., C.P. 83400;

Sergio Rivera Rodríguez es Doctor en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos; Plantel Guadalajara. Profesor de Tiempo Completo en la Universidad Estatal de Sonora, adscrito al Programa Educativo de Licenciado en Administración de Empresas. Se puede contactar en el Programa Educativo de Licenciado en Administración de Empresas, Universidad Estatal de Sonora, Unidad Académica San Luis, Km 6.5 Carretera a Sonoyta, en San Luis Rio Colorado, Sonora, México., C.P. 83400.

ANÁLISIS DEL MERCADO LABORAL PARA LOS EGRESADOS DE LAS CARRERAS DE CONTABILIDAD Y ADMINISTRACIÓN EN MÉXICO.

Fernando Ávila Carreón, Universidad Michoacana de San Nicolás de Hidalgo
Evaristo Galeana Figueroa, Universidad Michoacana de San Nicolás de Hidalgo
Dora Aguilascho Montoya, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

En las últimas décadas la matrícula de la educación superior ha crecido como nunca en su historia. Por otro lado se cuenta con un mercado de trabajo que ha mostrado un incipiente crecimiento que ha sido incapaz de ofrecer el número de oportunidades que se requieren para satisfacer a una población económicamente activa, altamente demandante, esto ha provocado que cada vez sea más común ver que algún individuo que ostente el título universitario se enfrente al problema del desempleo, esta situación tan común ha llevado a que muchas personas y organizaciones cuestionen el incremento de la matrícula de la educación superior en nuestro país. Hacemos una revisión de la situación actual que enfrentan los egresados de las carreras de contabilidad y administración a nivel nacional y por otro lado los rendimientos de la inversión en educación superior, para poder obtener conclusiones y proponer algunas recomendaciones.

PALABRAS CLAVE: Inserción, Mercado Laboral, Rentabilidad, Inversión En Educación Superior

LABOR MARKET ANALYSIS FOR GRADUATES OF THE CAREERS OF ACCOUNTING AND MANAGEMENT IN MEXICO.

ABSTRACT

In recent decades, the enrollment in higher education has grown as never before in its history. On the other hand it has a labor market that has shown an incipient growth has been unable to provide the number of opportunities that are required to satisfy an economically active, highly demanding population, this has meant that it is increasingly common to see that any individual holding a university degree faces the problem of unemployment, this common situation has led many individuals and organizations challenge the increase in enrollment in higher education in our country. We review the current situation facing graduates for careers in accounting and management at national level and on the other hand returns to investment in higher education, in order to draw conclusions and propose recommendations.

JEL : A2, A23, J3, J31, J32.

KEYWORDS: Insertion, Labor Market, Profitability Investment in Higher Education

INTRODUCCIÓN

Se ha concebido a la educación como uno de los elementos más virtuosos de la humanidad y por tanto se ha depositado en ella, la esperanza de toda sociedad, esperando se resuelvan un sin fin de problemáticas mediante el fomento y ampliación de su matrícula en todos sus niveles y particularmente en el nivel superior. Sin embargo, la insuficiente oferta que presenta el mercado laboral para una sociedad altamente demandante, da como resultado a un nutrido grupo de egresados de nivel superior en situación de desempleo, lo cual deriva en el cuestionamiento de la puesta en práctica de esta política pública. Adicional a este problema se ha considerado a la educación y particularmente a la educación superior como el principal elemento de

movilidad social, esperando también, abatir de esta manera la desigualdad abismal que existe en la distribución de los ingresos, sin embargo la naturaleza de este fenómeno de expansión de la matrícula de la educación superior ha dado como consecuencia que el problema se agrave, la explicación es que la participación de los individuos en la educación superior resulta ser más importante por parte de aquellos sectores cuyos ingresos no son tan malos, mientras que la participación en este nivel educativo por parte de los de más bajos ingresos es menor. Así, los cuestionamientos acérrimos acerca de la inversión en la educación superior son cada vez más duros y precisos.

Por otro lado, de todas las áreas del conocimiento, se promueve de manera insistente y de forma preferencial, las áreas duras, es decir; las áreas de ciencias puras (física y matemáticas) e ingenierías, como una necesidad evidente de tener elementos para poder aspirar al desarrollo propio de tecnología y promover la investigación y el desarrollo. En este contexto no se habla mucho del papel de las carreras tradicionales como la contaduría y la administración. Por lo que en este trabajo realizamos una revisión exhaustiva de los elementos relacionados con dicha problemática a fin de analizar la situación con el mayor número de elementos posibles y poder exponer las conclusiones.

Evidencia Empírica de la Relación Existente Entre Escolaridad y Riqueza de una Nación Mediante el Modelado

Existe basta evidencia empírica alrededor del vínculo entre escolaridad de una población y su riqueza, particularmente hacemos referencia a los resultados más recientes obtenidos para México. La culminación de los estudios de educación primaria son bien recibidos por el mercado laboral, caso contrario de los estudios de educación secundaria los cuales no observan una ventaja respecto de los primeros. Sin embargo, los estudios de bachillerato manifiestan un repunte, y el reconocimiento a la preparación académica se observa en el hecho de que, en promedio, un individuo que ostente el grado universitario recibe un salario 78% superior al de una persona sin instrucción, del mismo modo los estudios de posgrado tienden a elevar significativamente el salario recibido en 33% en promedio respecto a un individuo con grado universitario. Rojas, M., Angulo, H. Velázquez, I. (2000).

Para describir de una manera completa el escenario no debemos pasar por alto que los individuos que deciden estudiar en lugar de insertarse en el mercado laboral incrementan sus costos indirectos de la inversión en educación, asociados con los salarios que dejan de percibir debido a su elección. Lo cual eleva los costos y la rentabilidad derivada de la inversión en capital humano cae. Rojas, M., Angulo, H. Velázquez, I. (2000). Sin embargo, un hecho que debilita al mismo tiempo el argumento, de los costos indirectos de la inversión en capital humano, disminuyen su rentabilidad, es que, más del 80% de los individuos con educación superior están empleados en comparación con los ocupados en el grupo de los individuos con bachillerato que representan menos del 60%. Y la brecha de empleo entre estos dos grupos de individuos es de 30 puntos porcentuales en muchos países. OCDE (2014). Este importante hecho direcciona la discusión en el sentido positivo de la inversión en capital humano.

Clasificación de las 10 Carreras con Mejores Ingresos

En este caso las carreras de contaduría y administración no aparecen propiamente como tales en las listas, sin embargo debido a la versatilidad de aplicación de ellas no es raro que algunos profesionistas del área puedan ejercer en varios de los rubros mencionados en la Figura 1, principalmente en el caso del rubro 3 (finanzas, banca y seguros). STPS (2014). Es evidente que el área de minería y extracción sea considerada principalmente para el área de ingeniería de la minería y de la extracción, o algunas otras ingenierías afines como la metalúrgica, pero todas las empresas requieren de un administrador y de un contador. STPS (2014). Lo mismo en cualquiera de los siguientes casos pero definitivamente un espacio de mayor necesidad del área administrativa y contable es el rubro 3 para finanzas, la banca y seguros. Así mediante una consideración

pecuniaria observamos una situación promisorio para aquellos estudiantes que hayan elegido las carreras de contabilidad o administración.

Figura 1: Carreras con Mayor Número de Ocupados

	Carreras con mayor número de ocupados	Miles de personas (2014)	De los cuales se ocupan en lo que estudiaron (%)
1	Administración y gestión de empresas	758,707	69.6
2	Contabilidad y fiscalización	732,136	81.1
3	Derecho	683,260	82.1
4	Formación docente para educación básica, nivel primaria	320,474	94.5
5	Medicina	287,862	95.8
6	Ingeniería industrial, mecánica, electrónica y tecnología, programas multidisciplinarios o generales	260,292	66.5
7	Tecnologías de la información y la comunicación	257,951	83.5
8	Ciencias de la computación	251,347	79.0
9	Psicología	220,063	85.9
10	Ingeniería mecánica y metalurgia	193,734	69.3

* Son las carreras que cuentan con el mayor número de ocupados.

Cifras actualizadas al segundo trimestre 2014, Encuesta Nacional de Ocupación y Empleo.

Fuente: STPSI (2014).

CONCLUSIONES

En ésta revisión se ha pretendido citar a documentos oficiales y trabajos de investigación más reconocidos y recientes con el propósito de vestir algunos comentarios al respecto: A pesar de tener información no se puede ser categórico y decir que la inversión en educación sea la respuesta a todas las problemáticas que se presentan en un país como el nuestro. Sin embargo es lo más cercano a eso. La problemática tiene muchas aristas y difícilmente podemos visualizar todas al mismo tiempo. Es conveniente reflexionar en cuanto a la calidad de la educación que se imparte en el nivel superior, y esto resulta delicado. Sin embargo, y a pesar de lo anteriormente expuesto no creo que sea conveniente proponer una política pública de mediocridad donde pensemos como nación que los niveles de cobertura de educación superior son suficientes y que no vale la pena aspirar a incrementar, pues como dicen al final no hay trabajo para los que egresan.

Desde luego aunque la obligación es compartida, está claro que muchas de las iniciativas le corresponden al gobierno, pues las características del mercado laboral con el que contamos son el resultado del olvido de una política clara que busque mejores condiciones para que las empresas se establezcan en el estado, existen ejemplos de estados vecinos que muestran condiciones muy diferentes al nuestro. Razón por la cual muchos de los egresados se ven obligados a emigrar en busca de un mejor empleo. En cuanto a nosotros los profesores nuestra labor en el aula es definitiva para alcanzar mejores estándares de calidad educativa y conseguir por añadidura una fuerza de trabajo más calificada misma que debe de reflejarse en el incremento de la productividad de las empresas y en general del bien social. Son tantas las tareas por hacer y muchas más las mejoras que se pueden obtener y todo esto a partir de apostar por la inversión en educación superior.

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LA RESPONSABILIDAD SOCIAL UNIVERSITARIA: ESTUDIO DIAGNÓSTICO PRELIMINAR EN LA UNIDAD SALTILLO, DE UNIVERSIDAD AUTÓNOMA DE COAHUILA

Jesús Alberto Montalvo Morales, Universidad Autónoma de Coahuila
Yanet Villanueva Armenteros, Universidad Autónoma de Coahuila
María del Carmen Armenteros Acosta, Universidad Autónoma de Coahuila
Gabriela Margarita Reyna García, Universidad Autónoma de Coahuila
José Refugio Duque Retiz, Universidad Autónoma de Coahuila

RESUMEN

La Responsabilidad Social Universitaria ha adquirido gran significación en el presente siglo como parte de la reflexión integral de su misión en la formación, investigación y participación en el desarrollo económico, social y ambiental de la sociedad. Ello plantea un cambio organizacional, estrategias y acciones orientadas a generar sinergias entre los diferentes grupos de interés al interior de la institución y con los agentes del entorno. Por ello el objetivo de este trabajo es mostrar la percepción de la responsabilidad social desde la perspectiva de los maestros y alumnos de la Facultad de Ciencias de la Administración de la UAdeC. La metodología utilizada son los instrumentos desarrollados por el BID para universidades latinoamericanas sobre el diagnóstico de efectividad de la relación de la universidad con la sociedad. Para ello aplicó cuestionarios en dos de sus ámbitos: organizacional y educativo en la FCA Unidad Saltillo, como primera fase del proyecto de investigación general. Los datos obtenidos fueron procesados con técnicas estadísticas descriptivas. Los resultados muestran, desde una perspectiva cuantitativa, las diversas percepciones de los docentes, estudiantes y personal de dirección y administrativo tanto de los aspectos de la RSU en la misión, estrategia y acciones de la organización objeto de estudio y en el ámbito de la formación de los estudiantes. Los resultados servirán como información para establecer el compromiso institucional, identificar acciones a corto y largo plazo dentro de los objetivos estratégicos y en la elaboración de indicadores que midan la efectividad de la acción socialmente responsable de universidad.

PALABRAS CLAVE: Responsabilidad Social Universitaria, ámbito organizacional, ámbito educativo.

THE UNIVERSITY SOCIAL RESPONSIBILITY: PRELIMINARY DIAGNOSTIC STUDY IN SALTILLO UNIT, AUTONOMOUS UNIVERSITY OF COAHUILA

ABSTRACT

The University Social Responsibility has acquired great significance in this century as part of the comprehensive reflection of its mission in education, research and participation in the economic, social and environmental development of society. This poses an organizational change, strategies and actions to create synergies between different stakeholders within the institution and with agents in the environment. Thus, the aim of this paper is to show the perception of social responsibility from the perspective of teachers and students of the Faculty of Administration Sciences UAdeC. The methodology used are the tools developed by the IDB Latin American universities on the diagnostic effectiveness of the relationship between the university and society. This applied questionnaires in two of its areas: organizational and educational in Saltillo Unit FCA, as the first phase of the overall research project. The data obtained were processed using

descriptive statistical techniques. The results show, from a quantitative perspective, of perceptions of teachers, students and administrative staff address both aspects of MSW in the mission, strategy and actions of the organization under study and in the field of training students. The results will serve as input to establish the institutional commitment, identify actions in the short and medium-term strategic objectives and the development of indicators to measure the effectiveness of college socially responsible action.

JEL: M10

KEYWORDS: University Social Responsibility, organizational level, education level.

INTRODUCCIÓN

El concepto de Responsabilidad Social se ha desarrollado principalmente en los quehaceres de las empresas, donde se ha encontrado la necesidad de construir comportamientos socialmente responsables en organizaciones de servicios públicos (Gaete, 2008), Organizaciones no lucrativas (Marcuello Servós, 2008), y las Instituciones de Educación Superior. (De la Cruz & Sasía, 2008; Gaete, 2008; Quezada, 2011). El concepto de responsabilidad social no supuso el inicio de actividades socialmente responsables en la universidad, sino que algunas instituciones ya tenían iniciativas relacionadas en particular en el ámbito ambiental (Dominguez, 2009).

La Universidad según Morín et al (2003) desde una visión holística, debe tratar de articular las diversas partes que la conforman en un proyecto de promoción social de principios éticos y de desarrollo social equitativo y sostenible; para la producción y transmisión de conocimiento responsable y la formación de profesores ciudadanos igualmente responsables.

El término de Responsabilidad Social Universitaria (RSU), como concepto en construcción, que cuenta con buenas prácticas entre organizaciones y empresas., que comprende a la universidad en la reflexión integral de su misión de formación, investigación y participación en la sociedad. Según F. Vallaeys (2013: 189) “La Responsabilidad Social Universitaria supera el enfoque de la proyección social y extensión universitaria y apuesta por una reflexión integral de la Universidad como institución académica que influye en el entorno social. Universitaria”.

La noción de responsabilidad social universitaria (RSU) ha adquirido un sentido distinto en el siglo XXI y ha pasado a referirse a la relación entre el papel desempeñado por las Instituciones de Educación Superior en la formación de personas que posean perfiles multidisciplinarios, generando conocimiento en el contexto de su aplicación y vinculándose organizadamente con el entorno y lo que la sociedad demanda en beneficio de sus mayorías. Su resultado se concreta con el diseño y puesta en marcha tanto de proyectos de desarrollo humano sostenible como de estrategias cuyo propósito es el acortamiento de las brechas cognitivas entre sectores, instituciones y países, por lo que su efecto provoca cambios tanto en la reconfiguración de la estructura institucional y la naturaleza de sus funciones sustantivas, como en el diseño de nuevos dispositivos que hacen accesible la operación de innovadores mecanismos de cooperación internacional, organización de red y vinculación con sectores sociales y económicos diversos (Peer Revieweed, 2012).

La Responsabilidad Social Universitaria ha adquirido gran significación en el presente siglo como parte de la reflexión integral de su misión en la formación, investigación y participación en el desarrollo económico, social y ambiental de la sociedad. Ello plantea un cambio organizacional, estrategias y acciones orientadas a generar sinergias entre los diferentes grupos de interés al interior de la institución y con los agentes del entorno.

Si bien, las instituciones educativas representan un centro del saber, de concentración del conocimiento para beneficio de la sociedad o comunidad en general, es realmente importante aportar mucho más que eso y ser un factor clave para detonar una sociedad integrada con otros participantes, como gobierno y empresas,

para poder dar soporte a un desarrollo sustentable de manera global, en un marco económico que prometa un crecimiento que lleve a la región, el estado y el país a visionarse a través del tiempo.

Consideramos que el Decálogo del CEMEFI y los principios del Pacto Mundial México, reflejan la línea de orientación hacia dónde dirigir las acciones para detonar la Responsabilidad Social, adaptándolo a lo que una universidad de acuerdo a sus áreas que trabaja, como lo es la educación, investigación, programas de apoyo comunitario, etc., a partir del cual podrá definir su propio modelo o estructura para integrarla a los objetivos institucionales.

El Banco Internacional de Desarrollo (BID) elaboró un manual para los primeros pasos de la Responsabilidad Social Universitaria (RSU) que se ha tomado como punto de partida por instituciones mexicanas, y en particular para la presente investigación.

En la Universidad Autónoma de Coahuila (UAdeC), Unidad Saltillo existen diferentes facultades que agrupan a Ciencias Económicas y administrativas, Medicina, Derecho, Educación e Ingenierías, entre otras, cada una de las cuales tiene diferentes actores locales con los cuales interactúan. La UAdeC tiene definida dentro de su misión, visión y objetivos estratégicos que expresan los compromisos de responsabilidad social con las empresas, con las instituciones sociales, de salud, políticas, entre otras, con las comunidades y con el medio ambiente, a sí como en la visión estratégica de cada facultad. Sin embargo no existe un seguimiento y evaluación de esas actividades ni de sus indicadores principales. Por lo que se proyectó realizar un estudio diagnóstico de las actividades de la responsabilidad social en la Facultad de Ciencias de la Administración, la cual se hará extensiva después a otras facultades del Área de Ciencias Económicas y Administrativas.

Por ello el objetivo de este trabajo es mostrar la percepción de la responsabilidad social desde la perspectiva de los maestros y alumnos en el ámbito organizacional y educativo.

En este marco, se estructura el trabajo de la siguiente forma: en la introducción una breve descripción teórica de las diferentes perspectivas de la RSU, la metodología seguida en el estudio de caso, resultados y análisis de los instrumentos aplicados y las conclusiones.

METODOLOGÍA

La investigación exploratoria y descriptiva, realiza un estudio empírico utilizando la metodología desarrollada por el BID para universidades latinoamericanas sobre el diagnóstico de efectividad de la relación de la universidad con la sociedad, la cual comprende cuatro pasos que se muestran en el Gráfico No. 1.

Figura 1: Los cuatro pasos de la responsabilidad social universitaria



En esta figura se muestra el esquema de la metodología propuesta en el Manual de RSU y se describen los cuatro pasos de la RSU. Fuente: Vallae, F. et al. 2009.

La metodología del BID para la responsabilidad social de las universidades abarca cuatro ámbitos (Vallaey, F. et al, 2009):

El auto diagnóstico, segundo paso de la metodología que se evidencia en este trabajo, comprende diferentes tipos de datos, de los cuales se expondrán los primeros:

- a) Las percepciones de los actores internos a la universidad (indicadores cualitativos)
- b) Los resultados de desempeño de la universidad (indicadores cuantitativos)
- c) Las expectativas de los grupos de interés externos a la universidad (opiniones y sugerencias)

El estudio empírico, comprende dos de los ámbitos: organizacional y educativo, realizado a través de encuestas aplicadas a estudiantes, docentes y trabajadores y personal directivo de la facultad. Se diseñó una muestra con las siguientes características, que se refleja en la tabla No.1

Universo: Estudiantes , maestros y personal adminsitrativo.

Ámbito: Facultad de Ciencias de la Administracion, carreras de Administracion y Contaduria Publica.

Muestra estructurada con el siguiente tamaño: 308 encuestas distribuidas de la siguiente forma: estudiantes maestros, trabajadores y personal directivo.

Selección de la muestra: aleatorio proporcional al tamaño de las poblaciones e intencional.

Muestreo: nivel de confianza de 95% con un error máximo de 5%.

La muestra a obtener de la institución se determinó por (Cochran, 1963) donde recomienda que para poblaciones grandes se emplea el juego de ecuaciones que se muestra a continuación para obtener una muestra representativa de las proporciones. En este caso $N=1556$ personas, cuando se toma un nivel de confianza del 95% el valor de $n=308$, como se refleja en las siguientes ecuaciones:

$$n_0 = (Z^2pq)/e^2 = (1.96)^2(0.5)(0.5) / (0.05)^2 = 384 \quad (1)$$

$$n = n_0 / (1 + (n_0/N)) = 384 / (1 + (384/1556)) = 308 \quad (2)$$

Tabla No. 1 Estructura de la muestra

Total	Muestra	Población	%
Maestros	25	120	20.8
Trabajadores	12	44	27.3
Estudiantes	349	1392	25.1
Total	386	1556	24.8

En esta tabla se describe la muestra a la que se le aplicó la encuesta del estudio empírico. Fuente: Elaboración propia

Los instrumentos fueron adoptados del estudio de referencia del BID (2009), validado en su creación por grupo de expertos y en su aplicación en diferentes contextos latinoamericanos. Contiene afirmaciones positivas y un formato de respuesta tipo Likert con cinco opciones ascendente. Se construyó una base de datos en hoja de cálculo con la datos obtenidos en los cuestionarios. Para el procesamiento se utilizaron técnicas estadísticas descriptivas de tendencia central atendiendo a las variables de control: año, carrera, puesto de trabajo.

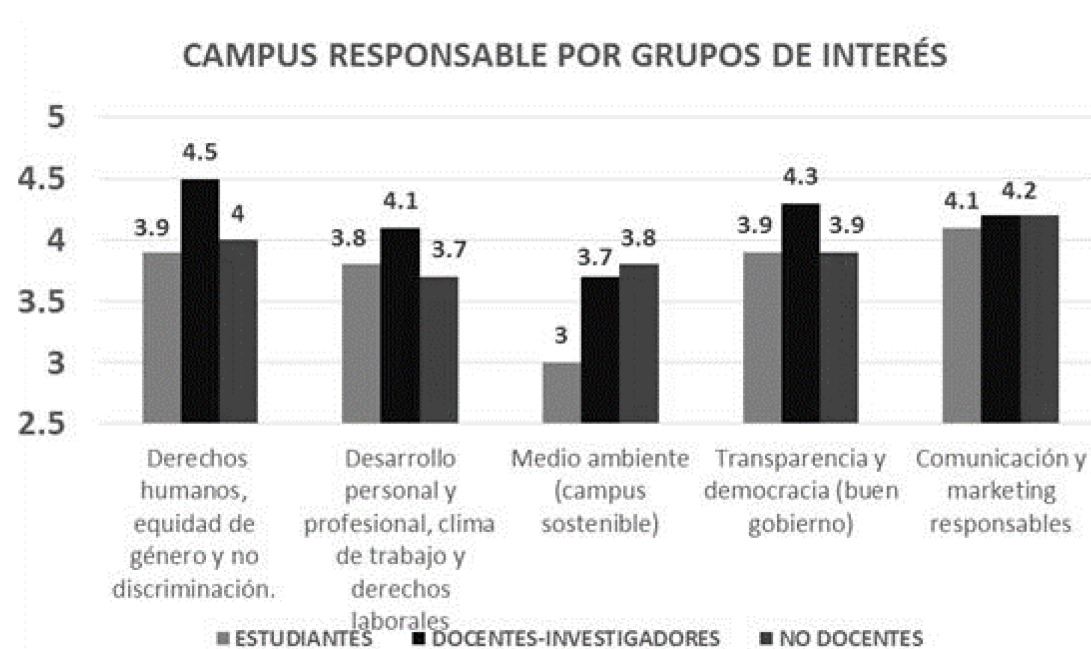
RESULTADOS

Percepción Por Ámbitos De Estudio.

Como primera fase del trabajo se realizó una actividad de reflexión grupal en el Consejo Directivo Ampliado, con la participación de los diversos actores de la comunidad universitaria de la facultad en torno a la pregunta: ¿qué quiere decir ser una universidad socialmente responsable?, ¿qué universidad queremos ser?, a partir de lo cual se revisó la misión, visión y valores de la facultad vinculados a la responsabilidad social.

El segundo paso fue la aplicación de los cuestionarios como parte del auto diagnóstico a través de la percepción de los diversos actores que responde a la pregunta: ¿cómo estamos ahora en cuanto a nuestra responsabilidad social? Sus resultados fueron los siguientes.

Figura 2: Ámbito Organizacional



En esta figura se reflejan los resultados de la encuesta aplicada a estudiantes, no docentes y docentes-investigadores en el ámbito organizacional.

En esta figura se muestran reflejan un nivel bajo de los indicadores en Campus responsable. Siendo los estudiantes y trabajadores no docentes los de niveles más bajos y los indicadores de medio ambiente y nivel de desarrollo personal y profesional los menos reconocidos. Se muestra un nivel bajo de la gestión social del conocimiento, siendo los estudiantes los de niveles más bajos y el indicador difusión y transferencia de conocimientos socialmente útiles hacia públicos desfavorecidos el menos reconocido.

Figura 3: Ámbito Educativo



En esta figura se reflejan los resultados de la encuesta aplicada a estudiantes e investigadores en el ámbito educativo.

En esta figura se muestra un nivel bajo en la formación profesional y ciudadana, siendo los estudiantes los de niveles más bajos y el indicador articulación entre profesionalización y voluntariado solidario el menos reconocido.

CONCLUSIONES

Los resultados del auto diagnóstico a los actores internos de la universidad como segundo paso de la metodología, reflejan un nivel bajo de los indicadores en Campus responsable. Siendo los estudiantes y trabajadores no docentes los de niveles más bajos y los indicadores de medio ambiente y nivel de desarrollo personal y profesional los menos reconocidos.

Los resultados del auto diagnóstico a los actores internos de la universidad como segundo paso de la metodología, reflejan un nivel bajo en la formación profesional y ciudadana, siendo los estudiantes los de niveles más bajos y el indicador articulación entre profesionalización y voluntariado solidario el menos reconocido.

Los resultados del auto diagnóstico a los actores internos de la universidad como segundo paso de la metodología, refleja un nivel bajo de la gestión social del conocimiento, siendo los estudiantes los de niveles más bajos y el indicador difusión y transferencia de conocimientos socialmente útiles hacia públicos desfavorecidos el menos reconocido.

Los resultados del auto diagnóstico a los actores internos de la universidad como segundo paso de la metodología, reflejan un nivel bajo de los indicadores lo cual indica que hay que establecer objetivos y planes de acciones específicos para evaluar su cumplimiento por etapas en el futuro.

La presente investigación está en etapa de proceso por lo que debe continuar con todos los ámbitos de la metodología e incorporar otras técnicas como la entrevista y el trabajo grupal. Sus resultados servirán como información para la orientación a corto y largo plazo de los objetivos estratégicos, y la elaboración de indicadores objetivos medibles de la responsabilidad social que se integren a la estrategia global de las

facultades y la universidad. Es decir, permitirá pasar a la identificación de las acciones y las estrategias conducentes al logro institucional para mejorar la responsabilidad social universitaria en la facultad.

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LAS TECNOLOGÍAS DE LA INFORMACIÓN Y LA COMUNICACIÓN, EN BUSCA DE UNA MEJOR CALIDAD DE VIDA

María Belén Murillo Pedraza, Universidad Autónoma de Baja California
Claudia Viviana Álvarez Vega, Universidad Autónoma de Baja California
Carlos Ignacio Espinoza Romero, Universidad Autónoma de Baja California

RESUMEN

En este trabajo se plantea el uso de la Domótica en los hogares como una alternativa que permita proporcionar una mejor calidad de vida a sus habitantes. Los avances tecnológicos han modificado la forma de trabajar, relacionarse socialmente, divertirse y porque no hasta el trabajo doméstico se ha modificado permitiendo elevar la calidad de vida de las amas de casa, con las diferentes tecnologías se tienen alternativas que mejoran y proporcionan comodidades, tal es el caso de las casas inteligentes, por esto la necesidad de plantear un proyecto que dé a conocer una forma de vivir diferente con la utilización de las nuevas tecnologías de la información y la comunicación, como en su momento sucedió con los electrodomésticos. Casa inteligente o domótica es el conjunto integrado de servicios proporcionados por Sistemas Tecnológicos Integrados como medio para satisfacer necesidades básicas de: seguridad, comunicación, gestión energética y confort de las personas y su entorno inmediato.

PALABRAS CLAVE: Domótica, Nuevas tecnologías, electrodomésticos, avances tecnológicos.

ABSTRACT

INFORMATION TECHNOLOGY AND COMMUNICATION: QUALITY OF LIFE

This project talks about the use of Home Automation as a new choice to provide a better quality of life. The recent developments in technology have changed the ways to work, the ways to socialize. Having fun and even domestic duties have changed as well. These changes allow housewives to increase their quality of life. All these developments offer new choices to improve duties at home and provide comfort. Smart Houses are the best example of development and comfort. We feel the necessity to start a project that shows everyone a different way to live, using Information Technology and Communication advances, as happened with electrical appliances in their moment. Home Automation or Smart House, is the integrated combination of services provided by Integrated Technological Services as the better way to satisfy basic needs of security, communication, energy and comfort of people and their environment.

JEL: M10

KEYWORDS: Home Automation, new technologies, electrical appliances, technological advances.

INTRODUCCIÓN

Este trabajo plantea el uso de la domótica, con el objetivo de tener un mayor confort y comodidad en el hogar y en la vida cotidiana es un propósito que los seres humanos desean lograr en algún. Debido al gran avance tecnológico de la época en la que se vive actualmente las tecnologías de la información y la comunicación brindan herramientas que permiten lograr estas y otros beneficios.

Proporcionan a las familias distintas alternativas para el uso de las tecnologías y así con esto estar a la vanguardia en aspectos tecnológicos y contar con los innumerables beneficios que se pueden obtener con la creación de casas inteligentes.

Planteamiento Del Problema

Con el paso de los años y la evolución de la humanidad el hombre ha tratado de tener una mejor calidad de vida y por eso ha adoptado la tecnología en muchos aspectos de la vida cotidiana, por esto la necesidad de plantear un proyecto que dé a conocer de una forma diferente la adopción de tecnología como los aparatos electrodomésticos. Definición de Casa inteligente (Domótica) Es un conjunto de servicios proporcionado por sistemas tecnológicos integrados, como el mejor medio para satisfacer estas necesidades básicas de seguridad, comunicación, gestión energética y confort de las personas y su entorno más cercano. En México el encargado de evaluar el grado de inteligencia de un edificio o construcción es el IMEI2 quien define una construcción inteligente como (Saúl Rosas Acosta 2012) “aquel que esta centralmente automatizado para optimizar su operación y administración de forma eléctrica es altamente eficiente para minimizar el uso de energía altamente seguro y confortable que respetan las normas tecnológicas”.

En México el encargado de evaluar el grado de inteligencia de un edificio o construcción es el IMEI2 quien define una construcción inteligente como (Saúl Rosas Acosta 2012) “aquel que esta centralmente automatizado para optimizar su operación y administración de forma eléctrica es altamente eficiente para minimizar el uso de energía altamente seguro y confortable que respetan las normas tecnológicas”.

Debido a la nueva tendencia que tienen las empresas constructoras al realizar lotes de vivienda cada vez más pequeñas es que se pretende implementar las casas inteligente para llegar a una mayor comodidad en los hogares es que se pretende elaborar sistemas como este donde se controle aspectos cotidianos en el hogar y tener una mayor comodidad en los hogares ,poder prender y apagar la iluminación de tu hogar bajar y subir las persianas o prender el sistema de audio sin tener que llegar físicamente a cualquiera de estos puntos.

Se ha identificado esto como un problema en personas discapacitadas que en ocasiones se quedan solos en sus casas y que debido a su discapacidad no pueden tener control sobre este tipo de situaciones , con estos sistemas automatizados ellos podrían realizar este tipo de labores sin ningún inconveniente , teniendo las herramientas necesarias para hacerlo. Pero no solo a personas como estas beneficiaria una solución de casa inteligente, si no también se ve por el lado de los grandes índices de inseguridad y robos que se presentan a casa habitación que se han incrementado en estos tiempos, sería un medida de seguridad poder controlar estos 3 aspectos desde manera remota y así simular la presencia de personas dentro del hogar.

Otro de los problemas que se vive hoy en día son los altos índices de inseguridad que se han presentado a nivel general y Mexicali no es la excepción con un total de 8,251 eventos de este tipo en el municipio de Mexicali , según datos proporcionados por la Secretaria de Seguridad Pública del Estado de Baja California, el uso de casas inteligentes impactarían de gran manera en aspectos como estos creando un ambiente de control de factores internos en la casa como la iluminación se podría reducir la perceptibilidad de una vivienda sola y desprotegida , esto solo sería una herramienta más para tratar de evitar estos incidentes.

Justificación

El presente trabajo de investigación nace con la necesidad de conocer los diferentes dispositivos necesarios para automatizar procesos cotidianos en los hogares, y tener un control de diferentes componentes de la casa desde un punto remoto, así como conocer cuáles son los diferentes elementos de una casa que serían importantes y relevantes para ser automatizados.

Hoy en día debido a los grandes índices de inseguridad que vivimos en la comunidad es bastante importante tomar medidas de seguridad en los hogares por eso sería de gran beneficio instalar este tipo de sistemas y

tener controlada y monitoreada la vivienda desde cualquier punto remoto con una muy buena conexión de datos.

Alcances y Limitaciones

En una primera fase se prevé la elaboración del sistema que controle los dispositivos mecánicos de la casa desarrollado bajo una plataforma JAVA que correrá bajo el sistema operativo Android, este diseño se aplicara a una habitación de la vivienda. El proyecto debido a su inversión tecnológica, está dirigido principalmente a un sector social donde su economía sea solvente.

La implementación de un solución de este tipo conlleva a que en los hogares se cuente con equipo tecnológico, como computadoras sistemas eléctricos modernos y que los usuarios cuenten con teléfonos que soporten el sistema con el que se va a desarrollar así como con una buena conexión de datos para los mismos, una de las principales limitaciones en este tipo de proyecto es:

a)- El financiamiento para arrancar con la elaboración de los prototipos. b)- Otra limitación sería que los hogares no contarán con acceso a una conexión de internet.

CONCLUSIONES

Actualmente la convergencia del internet, las tecnologías de información y los servicios hace que las personas estén conectadas entre sí, el futuro y la evolución de estas tecnologías es llegar a conectar nuestros dispositivos eléctricos para también estar conectados con ellos lo que se denomina el internet de las cosas. Otra de las cosas que son a favor de este tipo de proyectos es que a todos nos gusta la comodidad y mantener un sentido tecnológico avanzado en cada uno de los procesos rutinarios que hacemos y las nuevas generación cada vez son familiares a la tecnología y no les cuesta nada de trabajo manejar este tipo de aplicaciones.

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EL DISEÑO GRÁFICO COMO HERRAMIENTA PARA EL DESARROLLO COMUNITARIO: CULTURAS NATIVAS DE BAJA CALIFORNIA

Isabel Salinas Gutiérrez, Universidad Autónoma de Baja California
Ervey Leonel Hernández Torres, Universidad Autónoma de Baja California
Ixchel Astrid Camacho Ixta, Universidad Autónoma de Baja California
Susana Rodríguez Gutiérrez, Universidad Autónoma de Baja California

RESUMEN

Los pueblos Kumiai ubicados en los poblados de San Antonio de Necua y San José de la Zorra, en Baja California México, representan una oportunidad para demostrar cómo el diseño de una identidad gráfica puede ser una herramienta para el desarrollo comunitario. La problemática a la que se enfrenta actualmente dicha comunidad es el desaprovechamiento de su identidad nativa como ancla para una correcta identificación del grupo y posicionamiento turístico de sus sitios de interés. Visitantes de Ensenada, Tijuana, Tecate y Estados Unidos dejan una derrama económica importante sobre los destinos turísticos del Valle de Guadalupe relacionados con la industria vitivinícola, restaurantes y hospedaje, sin embargo es poco conocido que uno de los asentamientos nativos se encuentra justo en el sitio entre viñedos y que se encuentran abiertos a recibir visitante que quieran acampar en sus tierras o solo visitarlas. Este fenómeno se debe a que tradicionalmente se ha relacionado el nombre de Valle de Guadalupe con la imagen del vino, pero no se vincula con el asentamiento nativo, sus pinturas rupestres y sitios de interés; el posicionamiento del lugar se está basando en uno sólo de los atractivos. El presente trabajo trata del diseño con causa social, mismo que puede proveer de una identidad gráfica adecuada, entre otras necesidades de identificación, que resulte en un adecuado posicionamiento para el aparato turístico así como el rescate y difusión de la cultura nativa.

PALABRAS CLAVE: Yumanos, Diseño Kumiai, Branding Étnico, Centro Recreativo Kumiai

GRAPHIC DESIGN AS A TOOL FOR COMMUNITY DEVELOPMENT: NATIVE CULTURES OF BAJA CALIFORNIA

ABSTRACC

The Kumiai village of San Antonio Necua located in Valle de Guadalupe, Baja California México, become an opportunity to demonstrate how graphic design could be an instrument for community development. The current issue that face this ethnic group is the wastage of their native heritage as an identity in the tourist industry. Visitors of Ensenada, Tijuana, Tecate and the United States leave an important economic benefit on the tourist destinations in Valle de Guadalupe related to wine industry, restaurants and lodging. However it's nearly unknow that the native settlements are right at the site between vineyards and is open to receive visitors. The name Valle de Guadalupe has been linked with the image of wine industry, but not

related to the native settlement, cave paintings, etc.; positioning instead, is relying on only one of the attractions. This document discusses how the graphic design can take social causes and it can provide adequate identification, and other visual requirements, resulting in a suitable positioning for the tourism system and the recovery and broadcast of native culture.

JEL: J15, M30, M31, Z10, Z11, Z13

KEYWORDS: Yuman Family, Kumeyaay, Kumeyaay Arts And Graphic, Ethnic Branding, Kumeyaay Recreation Center.

INTRODUCCIÓN

El tema central de toda identidad es el sentido de pertenencia de los individuos a su grupo de origen. Este proyecto de identidad gráfica y branding, propone primero una valoración estético-comunicativa del diseño nativo, para lograr que los descendientes sientan orgullo por sus raíces. Los Kumiai de esta zona están abandonando sus actividades tradicionales para dedicarse a labores agrícolas. En realidad la pérdida de las tradiciones es un problema histórica que tiene implicaciones económicas, culturales, y de otras índoles que no son el motivo de esta investigación, pero que debemos entenderlas y considerarlas como una variable a observar. Al respecto Olmos apunta: El proceso de desintegración y de aculturación entre estos grupos está impulsando por razones diversas. Inicialmente, desde tiempo de la Colonia, se distingue la mala administración de las primeras misiones, así como la concentración de la población fuera de sus lugares de origen, lo cual tuvo como resultado el exterminio de su propio medio ecológico y de su cultura. A partir del siglo XVIII la mayor parte de los grupos del sur de la península había desaparecido.(Olmos 2012) Los indígenas de la familia yumana de Baja California no suman más de un millar de personas entre los cinco pueblos autóctonos (ver tabla 1). Sin embargo, pese a la caída vertiginosa de la población indígena sobreviviente de la asimilación y la aculturación, existe todavía una población cuyas características culturales permiten hacer analogías y relaciones entre estos grupos y otros que viven en los Estados Unidos (del grupo llamados Kumeyaay-Diegueño, que se encuentran en las reservas de Sycuan, Viejas, Barona, Campo, Capitán Grande, Cuyapaipe, Inaja, Jamul, La Posta, Manzanita, Mesa Grande, San Pascual, y Santa Ysabel) Para los k'miai, son los diegueños de la Alta California sus parientes cercanos con una lengua común (Olmos 2012).

Y esos Kumiai-diegueños están aprovechando eficazmente su raíz identitaria en la promoción de sus casinos y centros de convenciones como Sycuan, Barona, Viejas, y el branding del lugar está apoyado en la idea de conocer la vida en la reserva nativa. Por lo tanto la problemática que sí podemos atender desde la función social del diseño gráfico es transmitir la idea de prevalecer, de distinguir el 'nosotros' por medio de la oposición a un 'ellos'. Utilizar la identidad gráfica como un paradigma del sistema estético-económico y comunicar que alguien está consolidado, como cultura, como comunidad y como producto cultural. Suele considerarse a la identidad gráfica como una necesidad del mundo industrializado principalmente porque se ha convertido en una herramienta básica de la mercadotecnia y es esencial para las formas de comercialización moderna. Sin embargo la identificación por medio de gráficos existe desde la antigüedad. El grado de iconicidad o abstracción de los conceptos y las técnicas son las que han variado dependiendo de los propósitos a comunicarse.

La tendencia ancestral de los humanos a marcar su propio cuerpo para incorporar señales distintivas, tenía una función esencial identitaria: la de reconocerse —y manifestarse a los demás— como integrante de un grupo o una tribu. Otras intenciones se unían a esta autoexpresión marcaría de pertenencia, ya fueran de significación jerárquica en el grupo, ya tuvieran carácter ornamental, decorativo o estético. (Costa, 2013) Esta práctica de marcaje del propio cuerpo en los pueblos primitivos es evidente que no tiene relación alguna con el marcaje de los productos en la actualidad. Pero sí existe algo que es común a ambas prácticas: la función identitaria de dar a conocer, hacer reconocer y recordar la pertenencia de un individuo a un grupo,

o de un conjunto diverso de productos y servicios a una organización mediante signos característicos tipificados. La costumbre de identificar es pues inherente a la sociedad humana por lo que se comprueba que existe una relación imagen-sociedad. Sin embargo cuando el diseñador obra como codificador de la relación entre emisor y receptor es cuando el logotipo adquiere unas condiciones propias que son “producto de una muy refinada profesionalización de lo gráfico” (Tapia, 1999) Por otra parte el branding de lugares y la identidad de las comunidades se construye y comunica en gran medida través de los objetos cotidianos generados en la misma. En ese sentido, podemos considerar entonces que la imagen que percibimos de una cultura se fortalece o debilita en medida que se socializa la identidad gráfica de sus objetos. Vasijas, vestidos, manteles, objetos de la vida diaria pueden convertirse en canales de comunicación visual que transmiten la esencia cultural de los pueblos (Julier, 2010). Dicha identidad estará invariablemente dotada de una estética particular que gozará de la aceptación o rechazo de determinados receptores. Si apelamos a este paradigma, esta estética llega a convertirse en un objeto deseado, que a través del branding puede materializarse en un objeto de consumo. En este mismo tenor, Ehrenberg (1991) argumenta que si el artista no aprende a hacer acto de presencia en el mercado y ante su sociedad, no logrará añadir sus aportaciones a nuestra historia del arte. Los artistas deben generar mecanismos que den razón y fuerza a su cultura, convirtiéndola en un centro de importancia regional.

En términos de diseño, la estética de los pueblos yumanos ha sido poco estudiada. Entre los que se han ocupado del tema está Miguel Olmos Aguilera, investigador del COLEF, quien recomienda revisar el potencial de la estética del objeto en algunos grupos indígenas del norte de México y “realizar el análisis directo de las imágenes de las artes indígenas, lo que nos da un campo sólido sobre el que se cimentan conclusiones e hipótesis a propósito del sistema estético de los pueblos del noroeste” (Olmos, 2011) Por otra parte el Instituto de Investigaciones Culturales-Uabc Museo con la colaboración del Instituto Nacional de Antropología e Historia (INAH) han impactado en el rescate de la producción artesanal y del aspecto de sus códigos visuales resultando en la exposición “Yumanos: Jalkutat, el Mundo y la Serpiente Divina” una exhibición que logró mostrar la vida cotidiana y presencia actual de los pueblos indígenas de Baja California, a través de una colección de objetos que en su mayoría son parte del patrimonio de la UABC y que estuvo montada hasta mayo de 2013. Esta exhibición logró socializar en la región la estética de los pueblos yumanos. Existen también asociaciones civiles que participan del negocio de las artesanías, como la marca registrada *Cuatro Etnias: fibras ancestrales* que se identifica como una agrupación de los Artesanos indígenas Nativos de Baja California, con sede en Ensenada Baja California. Por lo consiguiente, los diversos grupos yumanos, poseen un mercado restringido para sus productos artísticos, mismos que son comprados a menudo por instituciones gubernamentales que aseguran su difusión hacia otros mercados. Con la implementación de una identidad gráfica y branding adecuado que logre dar presencia en el mercado y ante su sociedad, los artistas nativos pueden generar mecanismos que den razón y fuerza a su cultura, convirtiéndola en un centro de importancia regional puesto que los intereses gubernamentales los apoyan, por ejemplo con la reciente introducción de proyectos ecoturísticos en la comunidades kumiai que abren un espacio importante para la obtención de recursos económicos, en particular para San Jose de la Zorra.

REVISION LITERARIA

Se analizaron diversas aproximaciones de actores externos al grupo étnico, mismos que se involucran en la difusión y transmisión del conocimiento sobre las etnias colaborando desde sus muy particulares fines y objetivos, entre ellos: el Gobierno Federal de México, el Gobierno del Estado de Baja California, Instituciones paraestatales como el Instituto Nacional de Antropología e Historia (INAH), la Comisión Nacional para el Desarrollo de los Pueblos Indígenas (CDI), el Instituto de Investigaciones Culturales (ICC) Uabc-Museo y Medios de Comunicación. El propósito de analizar las acciones de estos actores externos es tener un panorama de la información que llega al gran público relativa a la cultura Kumiai, para establecer el punto de partida respecto de la necesidad de identificación. La página web del Gobierno del estado brinda información sobre el perfil sociodemográfico: “Han evolucionado demográficamente desde el momento de su creación esto fue en el año de (1995), en el municipio de Rosarito. De acuerdo a datos del CONAPO,

en el año 2010 el municipio contó con 77,661 habitantes”. (Baja California, Gobierno del Estado, 2013). En el mismo sitio se menciona a través de su apartado Periodo Histórico que “para subsistir durante una época del año vivían de la recolección de plantas, hierbas y semillas y en el invierno se dedicaban a la cacería y pesca. Actualmente esta comunidad indígena Kumiai ha quedado reducida a un pequeño núcleo estimado de 93 personas, concentradas en tierras comunales en un poblado llamado San José de la Zorra. Las actividades a las que se dedican son: las mujeres elaboran cestos de junco y rama tierna de sauce para su comercialización, y los hombres al trabajo en el campo como vaqueros, pescadores o constructores de cercos, además que están inscritos al programa de autoempleo, este consiste en ejecutar caminos rurales por tiempo de 6 a 7 meses al año” (Baja California, Gobierno del Estado, 2013). También se menciona en la página web del Gobierno del Estado que “a la fecha cuentan con una Escuela Primaria de la comunidad, un Jardín de niños apoyado por el programa PAEPI y CONAFE, una Escuela Secundaria que actualmente funciona sólo como sala de juntas, un museo que contiene la historia y archivos de la comunidad. Cuentan además con una línea de radio de onda corta, una línea telefónica del sistema satelital, y una iglesia católica llamada iglesia de la comunidad de San José de la Zorra”. (Baja California, Gobierno del estado, 2013).

El Comité de Planeación para el Desarrollo del Estado de Baja California (COPLADE), a través de su revista Estado en Movimiento pública: “Estado en Movimiento Comunidades Indígenas Septiembre 2013”. Esta publicación consta de 21 páginas destinadas a los pueblos indígenas yumanos de Baja California, COPLADE nos dice acerca de la lengua de los Kumiai que “Esta lengua se encuentra en peligro de extinción, solamente la gente mayor la habla, el INALI también la ubica en muy alto riesgo de desaparición ya que el censo nacional de población y vivienda 2010, reporta la existencia de 381 hablantes” (COPLADE, 2013) COPLADE añade que “Eventualmente dichos proyectos suelen ser muy exitosos, en particular la renta de las cabañas, la venta de las artesanías y la creación de museos comunitarios que visitan turistas, estudiantes e interesados en las culturas indígenas. Por otra parte se encuentran los que tienen pequeñas actividades comerciales a pequeña escala, como tiendas, camiones. Finalmente están aquellos que lo único que tienen para sobrevivir es su fuerza de trabajo. Esta población, al igual que otras comunidades, trabaja en la reparación de los caminos de terracería y sobre todo en la producción de la vid y el procesamiento del vino” (COPLADE, 2013).

En el artículo de COPLADE también se habla acerca de la economía y la subsistencia de los Kumiai. Menciona que una parte de las personas asalariadas en los cultivos de compañías vitivinícolas en el Valle de Guadalupe son Kumiai o descendientes. Menciona lo paradójico de que los indígenas eran dueños originarios del territorio de todo el Valle de Guadalupe antes de la llegada en 1905 de inmigrantes rusos a quienes se les concedieron 100 años de las tierras. Se menciona que en la actualidad hay una situación de lucha en San Antonio Necua por 80 hectáreas, los Kumiai aseveran que los territorios fueron invadidos por la vinícola L.A. Cetto (COPLADE, 2013). La Comisión Nacional para el Desarrollo de los pueblos Indígenas hace mención en un comunicado de prensa número 077 llamado Presencia de las Culturas indígenas del norte de México en el Castillo de Chapultepec, que la CDI y el INAH “Inauguran una muestra museográfica de los 13 pueblos indígenas del norte del país en el Museo Nacional de Historia. Que con esta muestra se busca generar una visión de México como una nación multicultural, así como sensibilizar al público sobre el daño que significa la pérdida de los idiomas originarios y las expresiones artísticas milenarias”. (CDI, 2014) A través de la red social de la Asociación civil llamada Instituto de Culturas Nativas (CUNA), se nos da a conocer información acerca de los Kumiai, esta Asociación está dedicada a trabajar por la preservación de las culturas indígenas nativas de la península de Baja California. Por ende se conoce que esta Asociación convive muy frecuentemente con esta etnia.

Una de las muchas publicaciones que se tiene sobre los Kumiai es que el viernes 13 de junio del presente año en San Antonio Necua se celebrará una fiesta donde habrá cantos, danzas, juegos y alimentos tradicionales de los Kumiai. (Instituto de Culturas Nativas, 2014) Toda esta información se divulga entre el gran público ya sea a través de videos producidos por INAH, por antropólogos de San Diego State University, entre otros muchos estudiosos del tema, y se encuentra disponible a través de sus páginas web

y localizables a través de las redes sociales. También se ha hecho la difusión al público no especializado por medio de exposiciones como la mencionada “Yumanos:Jalkutat, el Mundo y la Serpiente Divina”, o por medio de eventos como las ferias artesanales y por supuesto con el trabajo del Museo Comunitario Kumiai por lo que podemos concluir que “La imagen no es una cuestión de emisión, sino de recepción. Una última concepción sostiene que la imagen es "una representación mental, concepto o idea" que tiene un público acerca de la empresa, marca o producto.” Así Joan Costa define la imagen como " la representación mental, en la memoria colectiva, de un estereotipo o conjunto significativo de atributos, capaces de influir en los comportamiento y modificarlos". (Costa Johan , 1999) Y es esa representación mental la que podemos desde la disciplina del diseño gráfico ayudar a establecer.

METODOLOGIA

Se identifica la incidencia sobre tres segmentos. Por un aparte es de beneficio regional rescatar el patrimonio de todos los grupos indígenas del Estado, quienes representan el origen de todos los bajacalifornianos. Por otra se beneficia el sector turístico del Valle de Guadalupe, al tener una expansión del perfil del turista, que hasta el momento se ha basado en la cata del vino, dejando fuera el potencial de ofertar visitas al turismo familiar y cultural. Y se beneficia a las comunidades nativas de Baja California que se encuentran en los municipios de Ensenada, Tecate. En Baja California, la población se encuentra dispersa en pequeños pueblos tal como se muestra en la Tabla 1.

Tabla 1: Población Indígena de Baja California

Grupo	Localidad	Población	Municipio	Habitantes De Lengua Indígena
Cucapá	Cucapá el Mayor	300	Mexicali	75
K' miai	La Huerta y Cañón de los encinos, San Antonio Necua, Juntas de Neji y anexas, Peña Blanca, Tanamá, Aguaje de la Tuna, San José de Tecate y San José de la Zorra	585	Tecate y Rosarito	63
Kiliwa	Ejido Tribu Quilihuas	87	Ensenada	5
Paipai	Misión de Santa Catarina, San Isidoro, Jamau	508	Ensenada	60
Cochimi	Misión de Santa Gertrudis la Magna	483	Ensenada	0
Total		1963		203

Tabla 1. (Olmos 2011) a partir de la información publicada por CDI. Delegación Baja California. Responsable Norma Alicia Carbajal Acosta. 2010.

Mientras que se beneficia directamente al centro recreativo Kumiai Siñaw Kumatay perteneciente a la comunidad de San Antonio de Necuá para quienes se diseñará una identidad gráfica lo cual significa dotarlos de las herramientas para mejorar el branding del lugar.

Objetivo General

Describir cómo la identidad gráfica y el branding puede ser un instrumentos que contribuyan al desarrollo comunitario.

Objetivo Específico

El diseño de una identidad gráfica para el centro recreativo Kumiai Siñaw Kumatay perteneciente a la comunidad de San Antonio de Neucá, como base para el branding del lugar.

Para cumplir el Objetivo se pretende:

Realizar análisis directo de las imágenes de las artes indígenas para obtener una caracterización del sistema estético de los pueblos del noroeste.

Realizar la conceptualización, proceso de bocetaje, y reticulado.

Elaborar un manual de identidad

Elaboración de aplicaciones según las necesidades actuales y/o futuras del centro recreativo Kumiai Siñaw Kumatay.

La categorización de la información se realizó en base al método de Barret (1994) para el análisis de arte y artes menores. Tomando en cuenta el primer nivel de descripción que considera los siguientes aspectos:

Forma de arte: Forma de arte tanto si es arquitectura, escultura, pintura o alguna de las artes menores.

B. Medio y técnica: Medio de trabajo ya sea barro, piedra, acero, pintura, etc., y la técnica (herramientas usadas).

Tamaño: Tamaño y escala de trabajo (relación con la persona y/o el marco y/o el contexto)

Elementos: Elementos o formas generales (sistema estructural de arquitectura) dentro de la composición, incluyendo construcciones de poste y dintel o pinturas con muchas figuras alineadas en una fila; identificación de objetos.

Eje: Descripción del eje sea vertical, diagonal, horizontal, etc

Línea: Descripción de la línea, incluyendo si el contorno es suave, plano, irregular, etc.

Contorno: Descripción del modo en que la línea forma el contorno de la forma y el espacio (volumen); distinguir entre líneas de objetos y líneas de composición, por ejemplo: grueso, delgado, variable, irregular, intermitente, indistinto, etc.

Relación entre formas: Las relaciones entre las formas, por ejemplo: grandes y pequeñas, si se superponen, etc.

Color: Descripción del color y la combinación de la paleta de colores.

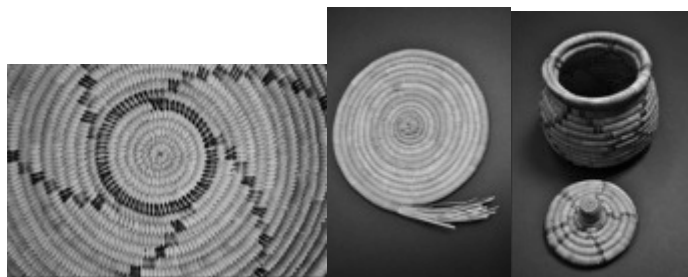
Textura y comentarios: Textura de la superficie o de otros comentarios acerca de la ejecución del trabajo.

Contexto: Contexto del objeto: ubicación original y fecha.

Esta investigación se sustenta sobre el marco teórico de la sociología del diseño, la estética, la imagen corporativa, identidad gráfica y branding de lugares. Es un estudio descriptivo con el cual se obtiene un panorama más preciso del problema a partir del cual se estructuran las estrategias operativas, conociendo las variables que se asocian y poniendo a prueba la hipótesis. Se realiza primero una caracterización de la estética kumiai por lo que es necesario revisar su morfología que, designa primeramente el conjunto de rasgos o grafemas tipificados y a partir de ello proponer un estudio multidisciplinario donde se involucra no solo el diseñador, sino el mercadólogo, el museógrafo y el comunicólogo.

RESULTADOS

En la figura 1 observamos un jilú elaborado en junco enrollado en forma helicoidal. La figura 2 muestra el proceso de elaboración de un jilú de junco sin ornamentación, esta pieza facilita la identificación del tramado y textura. La figura 3 presenta un sawil con tapadera con el mismo tramado helicoidal y diferentes motivos ornamentales. En esta parte de la investigación se realizó el estudio de la estética kumiai a partir de las piezas originales de la colección particular del Instituto de Investigaciones Culturales UABC-Museo y de piezas elaboradas por los artesanos del poblado estudiado, información con la que se realizó la observación, registro y caracterización de las formas.



En las figuras 4 y 5 observamos el proceso de abstracción de las formas utilizando el método de bocejate a mano alzada del tramado, separando figura de fondo, después de este paso se procede a la vectorización de los trazos donde se reduce aún más la abstracción, para finalmente incorporar los datos a la creación de una identidad gráfica.



Por su parte la visita de campo al asentamiento de San Antonio de Necua (Figuras 6-9) permitió elaborar un registro del sitio incluyendo el acceso desde la carretera, estado y tipo de uso de las instalaciones, señalización, e identificación del centro recreativo, así como el entorno natural.





CONCLUSIONES

Al momento del cierre de esta publicación el equipo de investigación se encuentra por una parte desarrollando la caracterización del sistema estético yumano-kumiai a partir de sus piezas artesanales y por otra parte dando inicio con la gestión de la identidad gráfica para el al centro recreativo Kumiai Siñaw Kuatay perteneciente a la comunidad de San Antonio de Necua, que eventualmente necesitará de los servicios de otras actividades como publicidad, redes sociales, prensa, diseño, entre otras acciones estructuradas que ayudarán al cumplimiento del objetivo y a la idea que nos motiva de que el diseño gráfico no sólo puede generar extraordinarios éxitos comerciales, sino que tiene toda la capacidad de apoyar causas sociales de identidad. Esto Para probar una hipótesis de correlación entre las variables: identidad gráfica - estética yumana- objeto deseado- objeto de consumo.

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BIOGRAFIA

Isabel Salinas Gutiérrez. Comunicóloga por formación quien después de colaborar en equipos de diseño gráfico y entender la necesidad de crear profesionistas interdisciplinarios, se titula de la Maestría en Comunicación y Diseño Gráfico afirmando su interés por la investigación formal del diseño. En junio de

2014 fue aceptada al programa de Doctorado en Diseño en la Línea de Investigación, Nuevas Tecnologías de la Universidad Autónoma Metropolitana Azcapotzalco. Actualmente profesor- investigador en el Centro de Ingeniería y Tecnología de la Universidad Autónoma de Baja California, adscrita al programa educativo en Diseño Gráfico, Líder del Cuerpo Académico Diseño y Comunicación y responsable de la Academia de Humanidades para Diseño. Ha trabajado colaborativamente en el diseño de libros digitales para el CA de Química Aplicada, con el del CA Diseño Integral Ambiental produjo un método sustentable para la realización de exposiciones, y tiene proyectos sobre la utilización de la identidad gráfica para el desarrollo de las etnias bajacalifornianas. En 2012 fue seleccionada por el Comité Nacional de Evaluación (CENEVAL) para conformar el Consejo Académico del EGEL DISEG. Como docente ha sido asesora y sinodal de tesis sobre diseño, ex -Directora de la Escuela de Comunicación y Mercadotecnia de Universidad Xochicalco y promotora de la Difusión Cultural en la unidad académica de Valle las Palmas de UABC.

Ervey Leonel Hernández Torres. Maestro en Tecnología Educativa y Lic. en Comunicación. Profesor-Investigador de Tiempo Completo en el Centro de Ingeniería y Tecnología de la UABC, Responsable de la Academia de Tecnología para Diseño Gráfico y Coord. del Depto. de Educación Continua (CITEC). Amplia formación en torno a la producción audiovisual y diseño multimedia. Colaborador en proyectos de divulgación científica para la SIFyQA (España). Ha participado como ponente en distintos eventos internacionales como el Encuentro Latinoamericano de Docentes del Diseño (Argentina), el Congreso Internacional de Educación Continua (AMECYD, México) y el Congreso Virtual sobre Tecnología, Educación y Sociedad (CENID, México) entre otros. Miembro del CA Diseño y Comunicación.

Ixchel Astrid Camacho Ixta. Profesora de Tiempo Completo en el área de Tronco Común de Arquitectura y Diseño del Centro de Ingeniería y Tecnología, Unidad Valle de las Palmas, de la Universidad Autónoma de Baja California. Es licenciada en Arquitectura, Maestra en Ciencias de la Ingeniería de la Construcción. Ha presentado ponencias relacionadas con la Construcción en la Asociación de Instituciones de la Enseñanza de la Arquitectura de República Mexicana, A.C. En la línea de comunicación y divulgación ha promovido Exposiciones Colectivas en el museo interactivo el Trompo y la Gestión de campañas de recaudación para el Hospital Infantil de las Californias, El Club de leones y La fundación BANATI. Miembro del CA Diseño y Comunicación.

Susana Rodríguez Gutiérrez. Originaria de Ensenada, Baja California cuenta con Maestría en Diseño Gráfico Digital de la Universidad Iberoamericana. Maestría en Mutlimedia y web, en Instituto de Artes Visuales, España. Licenciatura en Diseño, Xochicalco. Diplomados y cursos, actualización docente, Actualización de planes curriculares. Sinodal de exámenes profesionales. Parte de Comité de investigación y comité técnico de Universidad Xochicalco. Ponencias internacionales, nacionales y estatales. Impulso proyectos educativos, concursos de diseño entre otros. Desarrollo de páginas web, Animación en flash, Ilustración vectorial. 14 años de experiencia en diseño editorial, corporativo, multimedia y especialista en el cartel de concienciación. (Ganando en varios concursos) Formó parte del equipo de diseño de PRONATURA, CICESE entre otros. Actualmente, es docente de Tiempo Completo en la Facultad de Diseño gráfico en Valle de las Palmas, se especializa en talleres de diseño gráfico y digitales.

EL ÉXITO DE LOS NEGOCIOS DE SUBSISTENCIA DE ARTESANÍA Y SU RELACIÓN CON EL DESEMPEÑO

Arcelia Toledo-López, Instituto Politécnico Nacional-Oaxaca, México

Luis Mendoza-Ramírez, Instituto Politécnico Nacional-Oaxaca & Universidad Veracruzana

Julio Cesar Jiménez-Castañeda, Instituto Politécnico Nacional-Oaxaca, México

RESUMEN

El objetivo de este trabajo fue analizar cómo la definición de éxito de los emprendedores de subsistencia se relaciona con el desempeño financiero y no financiero de los negocios de artesanías. Siguiendo las cinco tipologías de éxito en negocios de subsistencia (familiares, arriesgados, históricos, nuevos entrantes al mercado y los líderes de la industria) propuestos por Toledo-López et al., (2012) en el contexto de negocios de subsistencia: mercado local, ingresos de subsistencia, falta de acceso a recursos básicos y de apoyo del gobierno y las redes informales, se plantean que (1) la definición de éxito se determina por el desempeño financiero, (2) la definición de éxito se relaciona con las metas y los motivos del emprendedor para iniciar su negocio. Para probar las hipótesis, se hizo un estudio exploratorio y transversal, se entrevistaron a 76 negocios de subsistencia de artesanías en Oaxaca, México. Se encontró que la definición de éxito de los negocios está determinado por la meta de orientación al cliente y por la motivación de emprendedor de autorrealización para iniciar su negocio y por continuar para transmitir su identidad cultural, así como con el desempeño no financiero, pero no se encontró relación significativa con desempeño financiero.

PALABRAS CLAVE: Éxito, Emprendedores de Subsistencia, Desempeño, Artesanías

SUCCESS OF THE HANDICRAFT SUBSISTENCE BUSINESS AND ITS RELATIONSHIP WITH BUSINESS PERFORMANCE

ABSTRACT

The research objective was to analyze how the definition of subsistence entrepreneur's success is related to financial and non-financial business performance handicraft business. Following the five typology's success in subsistence business (family limited businesses, motivationally limited businesses, past boom businesses, followers and leaders) proposed by Toledo-Lopez et al., (2012) in the context of business of subsistence: local market, income for subsistence, lack of access to basic resources and government support and informal networks, the proposition are (1) the definition of success is determined by the financial performance (2) the definition of success is related to the entrepreneur's goals and motives to start his/her business. To test the hypothesis, an exploratory and cross-sectional study were done, 76 subsistence handicraft businesses were interviewed in Oaxaca, Mexico. We found that the definition of business success is determined by goal of customer-oriented and entrepreneurial motivation to self-realization and to transmit a cultural identity, as well as no financial business performance, but we didn't find significant relationship with financial performance.

JEL: M1, M190

KEYWORDS: Success, Subsistence Entrepreneur, Performance, Handicrafts

INTRODUCCIÓN

En los últimos años ha aumentado las investigaciones e interés de los consultores por explicar los modelos de negocios de los mercados de bajos ingresos (Burgess & Nyajeka, 2007), los cuales Prahalad (2006) denomina como la base de la pirámide del ingreso (BoP). En esta base se supone que viven al alrededor de 4 billones de personas en condiciones de subsistencia, las cuales representan las dos terceras partes de la población mundial. Lo que genera un ambiente de oportunidades de negocio para las empresas multinacionales. No obstante, también representa una oportunidad para los productores de esta BoP (Karnani, 2007), quienes hoy en día están entrando en los mercados nacionales en compañía de las multinacionales, etiquetados como responsables socialmente. Esta oportunidad de negocio en la BOP no solo es como consumidores sino también como productores que pueden darle valor agregado a sus productos para satisfacer las necesidades de los consumidores de otros niveles del BoP. Estos modelos de negocio representan un potencial de crecimiento para las economías emergentes donde las oportunidad de industrialización son limitadas (Toledo, Hernández & Griffin, 2010), pues entender cómo hacer negocio en mercados de subsistencia puede ayudar a aliviar la pobreza.

El emprendimiento, según Kacou (2010) es una de las actividades más comunes de las personas de la BoP, quienes luchan todos los días para crear oportunidades económicas que les dé la oportunidad de superar su problema de pobreza. Estos emprendedores crean pequeños negocios que operan en mercados de subsistencia, donde compiten día a día para llevar una moneda de regreso a casa, para contribuir a la alimentación de la familia y cubrir sus necesidades básicas (Viswanathan, Gajendiran, & Venkatesan, 2008). Al mismo tiempo, estos negocios contribuyen directa e indirectamente al desarrollo económico y social de las comunidades y mercados en donde operan (Crawford-Mathis, Darr, & Farmer, 2010; Toledo et al., 2010). En economías emergentes como la de México, existen una gran diversidad de pequeños negocios que operan en condiciones de subsistencia, que luchan día a día por obtener ingresos para la alimentar a la familia, tal es el caso de los pequeños productores de artesanía, los cuales representan para el país grandes oportunidades de negocio para el desarrollo, por su vinculación con el turismo, porque son los principales promotores de cultura e identidad del pueblo mexicano, pero también representan a la población más marginada, olvidada y abandonada, con limitado apoyo de las instituciones, con un comercio local que atiende a los turistas que visitan el mercado con la intención conocer un poco de historia y tradiciones de los pueblos. Estos pequeños productores que Viswanathan et al., (2008) los denomina como emprendedores de subsistencia, venden sus productos de manera directa (cara a cara), en este mercado de subsistencia llevan a cabo no solo un intercambio económico, sino también sociales y culturales, aquí se forman redes sociales donde la confianza y las relaciones interpresonales son las principales fortaleza para el éxito de estos pequeños negocios.

El éxito de estos pequeños negocios de subsistencia ha sido uno de interrogantes discutidos en este contexto, pues para estudiosos de economías desarrolladas el éxito está directamente relacionado con el desempeño financiero del negocio ((Fairlie & Robb, 2009). No obstante investigaciones sobre pequeños negocios refieren que el éxito en este tipo de negocio está relacionado con los objetivos y metas personales del emprendedor para crear su empresa (Hernández, Yescas & Domínguez, 2007; Paige & Littrell, 2002; Toledo-López, Díaz-Pichado, Jiménez-Castañeda & Sánchez-Medina, 2012). Por lo que el objetivo de este estudio es analizar cómo la definición de éxito de los emprendedores de subsistencia se relaciona con el desempeño financiero y no financiero del negocio de artesanías. Para entender el comportamiento de los emprendedores de los negocios de subsistencia de artesanía en Oaxaca México y así contribuir a la literatura de los modelos de negocio de la BoP y de micro análisis de los mercados de subsistencia.

REVISIÓN DE LA LITERATURA

En la literatura de las pequeñas y medianas empresas en economías desarrolladas, refiere que el éxito de los negocios está relacionado con mediciones objetivas, como el crecimiento financiero (número de

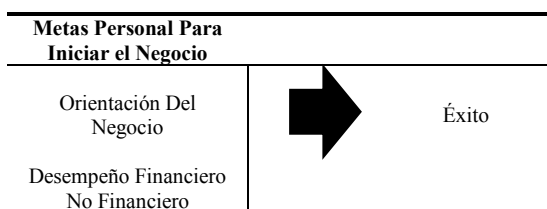
empleados e incremento en ventas), estructura organizacional y las exportaciones, los cuales se reflejan en el monto de facturación anual de la empresa (Fairlie & Robb, 2009). Pero no todas las empresas responden a las mismas medidas para concebir el éxito, la forma de hacer negocios en la base de la BoP difiere de los negocios en mercados desarrollados y competitivos. Por ejemplo, en la industria artesanal es muy difícil observar que un negocio es exitoso por el incremento del número de empleados, cuando su conformación es familiar y su personal aumenta casi siempre cuando se casan o alguien se muda a vivir con la familia; las exportaciones son un buen deseo y se presentan regularmente con la intervención de los intermediarios, sean turistas ocasionales o personas dedicadas a ese negocio; la estructura organizacional permanece inmutable por muchos años y el incremento en el volumen de facturación, no es una constante más bien es la excepción; la tecnología utilizada es rudimentaria, y los ingresos es de autoconsumo.

Reijonen (2008) refiere que la meta es la medida más importante para medir el éxito. Una meta definida es esencial para que un emprendedor logre el éxito independientemente de lo que la meta persiga. Para Reijonen (2008) el éxito es directamente relacionado con las metas del individuo, cuando el individuo establece metas existe una inspiración natural para lograrlo. En los pequeños negocios las metas son motivadores esenciales para entrar en nuevos negocios y/o continuar con empresa, emprendedor puede definirse exitosos cuando perciba que sus esfuerzos y recursos asignados a la empresa lograron los resultados que él quiere para su empresa. Las metas comerciales orientadas a resultados financieros puede ser secundarios para emprendedores de los pequeños negocios, más para quienes operan en contextos rurales o en subsistencia (Viswanathan et al., 2008), así ambas medidas comerciales (financieras) y no comerciales (no financieras) se pueden usar para medir el éxito de los negocios (Hernández et al., 2007; Paige & Littrell, 2002; Reijonen, 2008; Tregear, 2003). La medición del éxito en términos de metas comerciales está relacionado con el desempeño financiero del negocio, tales como crecimiento en ventas, ganancias, empleos, clientes, exportación, activos y participación en el mercado (Hernández et al., 2007; Paige & Littrell, 2002; Reijonen, 2008; Tregear, 2003). En metas no comerciales el éxito se mide en relación a resultados no financieros como satisfacción del emprendedor, del cliente, conservación de una tradición cultural, autonomía, libertad de trabajo, logro de metas personales, imagen, logro de vida, etc. (Paige & Littrell, 2002; Reijonen, 2008; Tregear, 2003).

Siguiendo las bases de los factores relacionados con el éxito del negocio, arriba mencionados, según Toledo-López et al., (2012) estos marcan diferencias y similitudes significativas entre los negocios de artesanías. Toledo-López et al., (2012) en un contexto de negocios de subsistencia clasifica a los negocios de artesanías en cinco tipologías de éxito, agrupados en dos grupos según la orientación del negocio. En el primer grupo que se ubican los pequeños negocios orientados al crecimiento de mercado, denominados como los nuevos entrantes al mercado y los líderes de la industria y en el segundo grupo se encuentran los negocios orientados a las metas personales denominados como, exitosos históricos, arriesgados y los familiares. Los nuevos entrantes son aquellos negocios en los que sus emprendedores trabajan duramente para lograr metas financieras y en un futuro llegar a ser líderes del negocio. Los líderes de la industria son aquellos negocios en el que sus emprendedores están motivados por el buen nivel de vida que han alcanzado y por el reconocimiento social que sus artesanías les brindan, viven orientados a conservar una tradición que saben que son la base para un mantener sus nivel económico y social como artesanos. Los exitosos históricos, son negocios que en el pasado alcanzaron el éxito y sus emprendedores están satisfechos con lo que lograron y viven del sus hechos históricos, de la experiencia y de mantener sus más clientes leales, su participación es en un mercado local. Los arriesgados, son pequeños negocios que han intentado entrar a otros mercados y crecer pero han fracasado, el emprendedor se siente exitoso porque a pesar de su fracaso sigue luchando y se mantiene en el mercado, el emprendedor tienen intenciones de crecer pero no saben cómo lograrlo, y por último se identifican a los exitosos familiares, que son aquellos negocios con un local comercial en la misma casa habitacional, su emprendedor generalmente son mujeres jefas de familia que complementan sus ingresos y actividades propias del hogar con el negocio, con poca posibilidad y deseos de expandir en otros mercados y no busca el crecimiento de su negocio para no descuidar a su familia (Toledo-López et al., 2012).

Tregrear (2003), refiere que el conjunto de valores de los emprendedores para percibir el éxito de su negocio está relacionado con las fuentes claves de satisfacción y realización, así como de la percepción de las intenciones de negocio del emprendedor (i.e. metas del emprendedor, resultados que él quiere en su negocio), los cuales influyen en la cantidad de esfuerzos y recursos que asigna para llevar a cabo ciertas actividades de negocio para lograr resultados, que influyen en la percepción de éxito de los pequeños negocios. De aquí que en esta investigación, el éxito de las pequeñas empresas se examina desde dos puntos de vista: financiero y no financiero (Reijonen, 2008). El primero se refiere a los resultados financieros y el segundo se basa en las expectativas y satisfacción personal (Reijonen, 2008; Paige & Littrell, 2002, Toledo-López et al., 2012). Además se supone que el éxito de los pequeños negocios se define por las metas personales del emprendedor, y por la orientación del negocio (Figura 1). De aquí se plantean tres hipótesis:

Figura 1: Modelo Conceptual de Investigación



H1: la definición de éxito se determina por el desempeño financiero del negocio de subsistencia, H2: la definición de éxito se relaciona directamente con las metas personales del emprendedor para iniciar su negocio

H3: la definición de éxito se relaciona directamente con la orientación del negocio.

METODOLOGÍA

El método de investigación fue cuantitativo, exploratorio, tipo transversal, la unidad de análisis fueron los pequeños negocios de subsistencia de artesanías en los Valles Centrales de Oaxaca, México, la unidad de respuesta fueron los emprendedores de estos pequeños negocios. El instrumento de medición fue un cuestionario estructurado, la técnica de recopilación de información fueron entrevistas cara- cara. El método de selección de la muestra fue no probabilista, por bola de nieve y el tamaño de la muestra fue a conveniencia.

Descripción de la muestra: La muestra quedó integrada por 76 pequeños negocios de subsistencia, de 3 ramas artesanales alfarería, tallado de madera y textiles de los valles centrales del Estado de Oaxaca, de los cuales el 39.5% en textiles, 31.6% en tallado de madera y el 28.9% en alfarería. El 35.5% de estos negocios tiene una antigüedad entre 1 y 21 años. En cuanto a la creación del negocio el 67.1% de los negocios de artesanías fueron creados por los propios emprendedores. De los 76 emprendedores entrevistados, el 80.3% fueron dueños del negocio, el 53.9% fueron mujeres y 46.1% fueron hombres. El 36.8% de los entrevistados tienen entre 43 y 56 años de edad. En términos de escolaridad el 30.3% de los entrevistado tienen estudios de primaria terminada, el 25% la secundaria, el 15.8% primaria incompleta, el 14.5% tiene estudios de bachillerato o técnico profesional, el 7.9% Licenciatura, y tan solo el 6.6% de los encuestados no tienen estudios. En cuanto a la experiencia en la elaboración de artesanías, el 35.5% de los artesanos tienen entre 15 y 28 años de experiencia en la elaboración de artesanías, otro 35.5% entre 29 y 42 años.

Operacionalización de variables: El desempeño de los negocios de artesanías se definió operacionalmente los resultados financieros y no financieros del pequeño negocio de subsistencia. Desempeño financiero, se definió como el crecimiento del negocio en empleados, producción y en ventas. Para medir esta dimensión

se le preguntó al emprendedor del negocio sobre sus ventas semanales, número de empleados y volumen de producción en el año actual y el año anterior. Estos datos fueron tratados mediante una operación aritmética y recodificados en una escala de tipo Likert de 5 puntos, donde 1= decrecimiento, 2= estancamiento, 3= creció poco, 4= creció regularmente, 5 creció mucho. Desempeño no financiero: Se definió como el grado de satisfacción que el artesano siente con aspectos personales como artesano, con el cumplimiento de sus necesidades familiares y con el desempeño del negocio.

La escala utilizada fue de Likert 5 puntos, donde 1 nada satisfecho, 2 poco satisfecho, 3 más o menos satisfecho, 4 satisfecho y 5 completamente satisfecho. Éxito del negocio, se definió operacionalmente como la medida en que los emprendedores de subsistencia definen el éxito de su negocio dentro de las cinco tipologías de éxito de negocios de subsistencia propuesto por Toledo-López et al., (2012): familiares, arriesgados, históricos, nuevos entrantes y líderes de la industria. Se le preguntó al emprendedor que tanto su definición de éxito coincide con cada tipología, la escala fue de tipo Likert de 5 puntos, donde 1 no coincide en nada, 2 coincidimos un poco pero no es significativo, 3 más o menos parecido pero diferimos en algunos aspectos, 4 coincidimos mucho pero tenemos diferencias, y 5 coincidimos completamente. Orientación del negocio, se definió operacionalmente como la medida en que los objetivos del negocio se enfocan hacia una meta comercial, como la entrada a nuevos mercados, conseguir más clientes, diseño de nuevos productos y el aumento ventas. La escala utilizada fue tipo Likert de 5 puntos, donde 1 es nada, 2 es poco, 3 es regular, 4 mucho y 5 muchísimo. Metas personales para iniciar el negocio, se definió operacionalmente como los motivos que llevaron a emprender su negocio. Para su medición, se le preguntó al emprendedor de una serie de factores personales, culturales y comerciales, el grado de importancia que le da a cada uno de estos motivos para iniciar su negocio, la escala utilizada fue tipo Likert de 5 puntos, donde 1 es nada importante, 2 poco importante, 3 más o menos importante, 4 importante y 5 muy importante.

Confiabilidad y validez de las escalas: La validez de las escalas se determinó con un análisis de reducción de factores mediante la técnica de componentes principales con Rotación Varimax y Normalización de Kaiser. La confiabilidad se determinó mediante el alfa de Cronbach de cada una de las variables. El desempeño se distribuyó en 4 factores etiquetados como satisfacción con el desempeño del negocio (Factor 1), satisfacción con las necesidades de la familia (Factor 2), satisfacción con el desempeño del negocio (Factor 3), y desempeño financiero como crecimiento del negocio (Factor 4). La varianza total explicada de la variable fue 67.055% con un alfa de Cronbach de 0.930 (Tabla 1). De aquí se integraron las 2 dimensiones del desempeño: el desempeño no financiero y el desempeño financiero.

Tabla 1: Análisis Factorial de Desempeño Global

Desempeño	Factor 1	Factor 2	Factor 3	Factor 4
Satisfacción Personal				
Con su reputación por ser artesano	.108	-.068	.749	.062
Con el logro de metas personales	.243	.520	.631	.079
Con su reconocimiento como artesano	.132	.219	.849	-.101
Con su trabajo como artesano	.041	.255	.634	-.097
Satisfacción con las Necesidades de la Familia				
Educación de los hijos	.390	.557	-.057	-.142
Cobertura de necesidades básicas	.070	.693	.426	-.233
Mejoras a su vivienda	.333	.791	.056	.115
Bienes adquiridos	.383	.727	.123	-.023
Nivel de vida	.288	.629	.409	.187
Estilo de vida	.288	.616	.418	.151
Comodidades de la vivienda	.443	.534	.297	.182
Satisfacción con el Desempeño del Negocio				
Logro de metas económicas	.668	.457	.093	.082
Dinero que gana por las artesanías	.832	.277	.145	.118
Ventas del negocio	.885	.196	.104	.059
Cantidad de clientes	.877	.160	.192	.084
Desempeño económico del negocio	.869	.212	.164	.082
Mejoras al local/taller	.749	.386	.014	-.001
Crecimiento del Negocio				
Crecimiento empleados	-.004	.021	-.101	.646
Crecimiento en producción	.029	-.078	.112	.669
Crecimiento en ventas	.216	.141	-.068	.755
Varianza Explicada	24.605	19.807	14.233	8.410
Varianza Total				67.055
Alfa de Cronbach				0.930

Método de extracción: Análisis de componentes principales. Método de rotación: Normalización Varimax con Kaiser.
a. La rotación ha convergido en 6 iteraciones.

La variable orientación negocio quedó distribuida en 3 factores etiquetados como (Factor 1) orientación al cliente, (Factor 2) orientación al crecimiento del mercado y (Factor 3) orientación al crecimiento de las ventas. La varianza total explicada de la variable fue 66.094% con un alfa de Cronbach de 0.867 (Tabla 2).

Tabla 2: Análisis Factorial de Orientación del Negocio

Orientación del Negocio	Factor 1	Factor 2	Factor 3
Orientación al crecimiento del mercado			
Buscar otros compradores	.118	.914	.146
Entrar a otros mercados	.003	.898	.096
Orientación al crecimiento de las ventas			
Aumentar ventas	.019	.209	.825
Aumentar sus ganancias	.046	.044	.921
Orientación al cliente			
Satisfacer gustos de clientes	.725	.281	.100
Mejorar la relación con los clientes	.837	.112	.039
Buena atención y servicio al cliente	.870	.038	.023
Hacer nuevos diseños	.656	.395	.263
Mejorar la calidad	.614	.131	.311
Hacer productos diferenciados o únicos	.711	.458	.168
Conservar la tradición artesanal	.644	-.197	-.244
Educar a clientes sobre su cultura	.826	.023	-.141
Mantener identidad cultural	.716	-.073	.062
Varianza Explicada	37.883	16.989	14.223
Varianza Total			69.094
Alfa de Cronbach			0.867

Método de extracción: Análisis de componentes principales. Método de rotación: Normalización Varimax con Kaiser.
a. La rotación ha convergido en 4 iteraciones.

La variable metas personales para iniciar el negocio se distribuyó en 4 factores etiquetados como autorrealización (Factor 1), tradición (Factor 2), autonomía (Factor 3) y por la familia (Factor 4). La varianza total explicada de la variable fue 71.391% con un alfa de Cronbach de 0.863 (Tabla 4).

Tabla 3: Análisis Factorial de Metas Personales Para Iniciar el Negocio

Motivación Para Iniciar El Negocio	Factor 1	Factor 2	Factor 3	Factor 4
Autonomía				
Ganar dinero	-.078	.369	.723	.022
Tener su propio negocio	.307	-.036	.800	.194
Por autoempleo	.266	-.331	.733	.239
Autorrealización				
Amor o pasión por las artesanías	.665	.102	-.082	.032
Educar a los consumidores sobre cultura y tradición	.695	.452	.256	-.082
Ganar buena reputación en la comunidad	.619	.363	.334	-.147
Involucrar valores personales y creencias en el trabajo	.726	.207	.310	.091
Ofrecer productos diferenciados a los clientes	.786	.087	.431	-.020
Ganar la confianza y respeto de los clientes	.874	.197	.264	.020
Equilibrar la vida familiar o personal con el trabajo	.750	-.229	-.272	.255
Por tradición				
Por tradición y herencia familiar	-.036	.821	-.257	.148
Conservar la tradición artesanal	.375	.779	.159	.004
Mantener la identidad cultural de la comunidad	.491	.716	.206	-.100
Por la Familia				
Cumplir con una necesidad económica	.110	-.162	.214	.733
Ganar dinero para enviar a los hijos a la escuela	.344	.335	.238	.512
Tener un ingreso diario para la alimentación de la familia	-.158	.117	-.017	.822
Varianza Explicada	28.051	16.762	15.910	10.667
Varianza Total				71.391
Alfa de Cronbach				0.863

Método de extracción: Análisis de componentes principales. Método de rotación: Normalización Varimax con Kaiser.
a. La rotación ha convergido en 14 iteraciones

RESULTADOS

De los resultados se encontró que de los 76 pequeños negocios de subsistencia encuestados, el 52.6% corresponde a la tipología de Exitosos Familiares, el 14.5% son definidos como arriesgados, otro 14.5% como históricos, 11.8% como nuevos entrantes y el 6.6% restante se define como líderes de la industria. El grado de éxito que cada artesano percibe en su negocio quedo distribuido de la siguiente forma: el 52.6% considera que su negocio es más o menos exitoso, el 35.5% lo considera exitoso, el 5.3% muy exitoso, 3.9% poco exitoso y tan solo 2.6% de los negocios son considerados como nada exitosos. A través de un análisis cruzada entre el éxito antes y la metas de negocio se encontró la mayoría de los líderes definen su negocio como exitoso (80%) al igual que los nuevos entrantes (55.6%), así como los arriesgados (54.5%). Sin embargo los negocios familiares (62.5 %) y los históricos (63.4%) se califican como más o menos éxitos (Tabla 4). La meta personal más importante para continuar con el negocio es el valor de la familia con un 52.6%, la identidad cultural o conservación de la tradición quedo con un 26.3%, la motivación por ganar más dinero fue el 18.4% y las preferencias de los clientes quedaron en último lugar (18.4%). A través de un análisis cruzado entre las tipologías de éxito y las metas personales para continuar con el negocio se encontró que la principal motivación para los negocios arriesgados es el valor de la familia (63.6%), al igual que los familiares (60%) y los nuevos entrantes (55.6%). Para el caso de los líderes el 80% se siente motivado por la identidad cultural y la conservación cultural, al igual que el 45.5% de los históricos (Tabla 4).

Tabla 4: Tipologías de Éxito

Tipologías de Éxito	Metas Personales Para Continuar Con el Negocio					Grado de Éxito				
		El valor de la Familia	Preferencias de los clientes	Ganar más dinero	Identidad cultural	Nada Exitoso	Poco Exitoso	Más o menos Exitoso	Exitoso	Muy Exitoso
Familiares	Recuento	24	0	7	9	2	3	25	8	2
	%	60.0%	.0%	17.5%	22.5%	5.0%	7.5%	62.5%	20.0%	5.0%
Arriesgados	Recuento	7	0	2	2	0	0	5	6	0
	%	63.6%	.0%	18.2%	18.2%	.0%	.0%	45.5%	54.5%	.0%
Históricos	Recuento	4	0	2	5	0	0	7	4	0
	%	36.4%	.0%	18.2%	45.5%	.0%	.0%	63.6%	36.4%	.0%
Nuevos Entrantes	Recuento	5	1	3	0	0	0	2	5	2
	%	55.6%	11.1%	33.3%	.0%	.0%	.0%	22.2%	55.6%	22.2%
Líderes de la Industria	Recuento	0	1	0	4	0	0	1	4	0
	%	.0%	20.0%	.0%	80.0%	.0%	.0%	20.0%	80.0%	.0%

Para la prueba de las hipótesis se hizo un análisis de correlación bivariada de Pearson. En la tabla 5, se muestra una relación positiva y significativa entre el éxito y el desempeño del negocio global ($r=489$, $p=0.01$), pero sólo se encontró una relación positiva y significativa entre el éxito y el desempeño no financiero ($r=.493$, $p=0.01$), el desempeño financiero no se relacionó con el éxito, metas y orientación del negocio. Sólo se encontró que relación positiva y significativa entre el desempeño no financiero con la orientación del negocio ($r=.331$, $p=0.01$), específicamente con la orientación al cliente ($r=.300$, $p=0.01$) y el crecimiento en ventas ($r=.281$, $p=0.05$). Estos resultados indican que la satisfacción del artesano por su trabajo, su estilo de vida, la cobertura de sus necesidades y en general el logro de sus metas personales está ligado con la definición de éxito de los negocios de artesanías. Pero no perciben el éxito de su negocio relacionando con el crecimiento en ventas, empleo y producción, por lo que se rechaza la H1.

También se encontró una relación positiva y significativa entre el éxito y las metas personales de autorrealización del emprendedor para iniciar su negocio ($r=.233$, $p=0.05$), pero no se encontró relación significativa con la autonomía, tradición y por aspectos familiares, lo que indica que los emprendedores se sienten exitosos porque su negocio les ha dado la oportunidad de ser libres y auto-realizados, pues pueden trabajar a su ritmo sin la presión de un jefe y se sienten satisfechos de ser su propio jefe y lograr sus metas personales. Lo que prueba la H2. Además se encontró que la orientación del negocio está relacionado positiva y significativamente con la definición de éxito de ($r=.402$, $p=0.01$), específicamente con la orientación al cliente ($r=.332$, $p=0.01$) y con el crecimiento de mercado ($r=.357$, $p=0.01$), lo que prueba la hipótesis 3 (tabla 5).

Tabla 5: Correlación Bivariada de Pearson

	M	SD	1	2	3	4	5	6	7	8	9
1. Éxito del negocio											
2. Desempeño no financiero			.493**								
3. Desempeño Financiero			.076	.151							
4. Desempeño global	3.776	.685	.489**	.993**	.266*	(.930)					
5. Orientación del Negocio	3.907	.835	.402**	.331**	.070	.331**	(.867)				
6. Orientación al cliente			.332**	.300**	.118	.307**	.942**				
7. Orientación al crecimiento del mercado			.357**	.093	-.112	.078	.504**	.231*			
8. Orientación al crecimiento en ventas			.149	.287*	-.019	.278*	.356**	.132	.287*		
9. Metas de Inicio del Negocio	4.026	.799	.126	.119	.049	.122	.549**	.593**	.085	.098	(.863)
10. Metas de autorrealización			.233*	.206	.097	.212	.640**	.708**	.061	.093	.915**
11. Metas tradición			-.039	-.184	-.038	-.184	.243*	.242*	.065	.105	.680**
12. Metas de autonomía			-.011	.105	.045	.108	.243*	.292*	.032	-	.588**
										.097	
13. Metas familiares			-.042	.113	-.059	.103	.095	.046	.110	.161	.481**

** La correlación es significativa al nivel 0,01 (bilateral). * La correlación es significante al nivel 0,05 (bilateral).

Los resultados del análisis de regresión lineal múltiple indican que los emprendedores de subsistencia determinan el éxito de su negocio en función del desempeño no financiero ($\beta=.044$, $p=0.012$) y la orientación del negocio ($\beta=.044$, $p=0.017$), este modelo se explica en 27.5 % (R^2 ajustada =.275, $F=8.125$, $p=0.00$).

CONCLUSIONES

El establecimiento y logro de metas dentro de los pequeños negocios de subsistencia como las artesanías son factores relacionados con la definición de éxito. Pero la orientación del negocio y la percepción del dueño sobre los resultados no financieros de su negocio como la satisfacción que siente por su oficio, el logro de sus metas personales, la satisfacción por cubrir sus necesidades familiares y la satisfacción por el buen funcionamiento de su negocio influyen significativamente para la percepción del éxito de su negocio, tal como lo plantea Reijonen (2008), no obstante este éxito no es igual para todos, pues cada emprendedor tiene sus propios objetivos y metas para continuar con su negocio, lo que los ubica en una de las cinco tipologías de éxito: familiares, arriesgados, históricos, nuevos entrantes o líderes y esto se relaciona con el grado de éxito percibido. El valor familia es el motivo similar entre las cinco tipologías de éxito.

La orientación del negocio en esta investigación y la percepción de los resultados financieros del negocio son determinantes para definir el éxito en los negocios de subsistencia. En cuanto a las metas del negocio los exitosos familiares e históricos se conforman con ganar dinero suficiente para cubrir las necesidades de su familia. La mayoría de estos negocios no tienen planes, no buscan salir del mercado local y por lo general, lo único que desean es que llegue más turismo a sus comunidades para que compren sus artesanías. El grado de éxito que perciben de sus negocios es más o menos exitoso, ya que no se encuentran completamente satisfechos con el logro de sus metas. Por otro lado, los exitosos arriesgados, los nuevos entrantes y los líderes, establecen constantemente planes para su negocio, saben cuáles son los recursos que deben utilizar para el logro de sus objetivos, siempre están en la búsqueda de nuevos mercados, clientes, tratan de innovar y mejorar sus artesanías para transmitir a través de ellas el legado de sus antepasados. El grado de éxito que perciben en sus negocios los artesanos de esta categoría es exitoso, debido a que están satisfechos con el cumplimiento de sus metas personales, y la mayoría no definió a su negocio como muy exitoso, porque consideran que siempre deben estar en búsqueda de nuevas metas y siempre pueden superar lo que ya han conseguido. Esta última categoría de negocios exitosos tienen una mayor orientación de sus objetivos hacia el cliente ya que consideran que la satisfacción de los gustos del cliente, el buen trato y servicio, y la mejora constante de sus artesanías les permitirá comunicar a los demás su tradición artesanal. Los resultados financieros no presentan gran importancia para definir el éxito. Los negocios artesanales están más

enfocados a satisfacer las expectativas y necesidades de sus clientes, a lograr sus metas personales como el reconocimiento de su trabajo, a satisfacer las necesidades de su familia.

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BIOGRAFIA

Arcelia Toledo-López doctora en filosofía de la administración y profesor del Instituto politécnico Nacional, CIIDIR unidad Oaxaca México. Sus intereses en investigación son estrategias de negocio y comportamiento organizacional de las pequeñas y medianas empresas.

Luis Mendoza-Ramírez, doctor en ciencias en conservación y aprovechamiento de recursos naturales, profesor de la universidad veracruzana. Su interés en investigación es la orientación estratégica de los negocios de artesanía en México.

Julio Cesar Jiménez-Castañeda, doctor en ciencias en conservación y aprovechamiento de recursos naturales y profesor del Instituto politécnico Nacional, CIIDIR unidad Oaxaca México. Su interés en investigación es la orientación emprendedora de los negocios.

LA RESPONSABILIDAD SOCIAL UNIVERSITARIA DESDE EL PENSAMIENTO ESTRATÉGICO: UN ACERCAMIENTO A LA LITERATURA

Josefa Melgar Bayardo, Universidad Autónoma de Ciudad Juárez

Marie Leiner De La Cabada, Universidad Autónoma de Ciudad Juárez

María Del Consuelo Medina García, Universidad Autónoma de Ciudad Juárez

Mario Narciso Ávila Melgar, Universidad Autónoma de Ciudad Juárez

RESUMEN

La Responsabilidad Social Universitaria (RSU) es un tema que destaca por sus múltiples relaciones tanto con el campo laboral como en las necesidades de la comunidad, es concebida como la o las políticas implementadas por las universidades para generar personas solidarias y responsables con el medio que les rodea, enfocados a lograr la sustentabilidad tanto el trabajo como el medio ambiente. El presente trabajo constituye la primera fase de un proyecto de investigación más amplio, en donde se pretende determinar en qué medida la RSU está incluida dentro de la misión, visión, valores y objetivos declarados en las páginas WEB de las universidades públicas en México, para lo cual se ha realizado una búsqueda en revistas científicas, recatando artículos tanto empíricos como teóricos, mismos que concluyen que la RESU es fundamental para el desarrollo de estudiantes éticos y comprometidos con su entorno, además de que permite crear una visión más amplia de las necesidades de la comunidad.

PALABRAS CLAVE: Responsabilidad Social Universitaria, Pensamiento Estratégico y Universidades Públicas

SOCIAL RESPONSABILITY IN HIGHER EDUCATION

ABSTRACT

University Social Responsibility is an issue that stands out for its multiple relationships with both the workplace and the needs of the community, is conceived as the policies implemented by universities to generate solidarity and responsible people with the environment around them, focused on achieving sustainability both labor and the environment. This work constitutes the first phase of a larger project research, which aims to determine to what extent the University Social Responsibility is included within the mission, vision, values and objectives stated in the websites of public universities in Mexico, for what it has done a search in scientific journals, in empirical and theoretical articles, conclude that it is essential for the development of students ethical and committed to their environment as well as for creating a broader view of the needs community.

JEL: M10

KEYWORDS: University Social University, Strategic Thinking and Publics Universities

INTRODUCCIÓN

A pesar de que tanto al interior como al exterior de las instituciones de educación superior (IES) aun no se ha reflexionado lo suficiente sobre la dimensión de su Responsabilidad Social (Moscoso y Vargas, 2013), en los últimos años, ésta ha adquirido una mayor importancia, lo que ha hecho que la universidad no sólo esté en correspondencia con el sector productivo, sino también con las necesidades sociales e individuales

que se pretende satisfacer con la educación superior (Herrera, Didriksson y Sánchez (2009), no limitando su participación únicamente a la enseñanza de la responsabilidad social sino ir más allá, intentando atender y mejorar las condiciones de la comunidad (Serap y Tutku, 2007), pues la única forma de explotar el potencial de las universidades es a través de la aplicación de principios de responsabilidad social universitaria (Liběna, 2010), como respuesta de la realización de su proyecto institucional, donde declara a través de su visión y misión, la orientación y coherencia de sus valores (Martínez y Picco 2001), como parte del pensamiento estratégico (Morrissey, 1996), que es el que se aplica constantemente por parte de los directores y rectores de manera creativa, con el fin de generar ideas estratégicamente viables que garanticen el éxito de la universidad, siendo ésta una de las principales competencias que se debe desarrollar no sólo a nivel profesional, sino también en lo personal (Mendoza y Rojano, 2013). Teniendo como base la construcción de un marco teórico que comprenda estudios teóricos y empíricos, lo cual forma parte de la primera fase que se presenta en este trabajo, para su posterior levantamiento de datos, análisis y resultados, se pretende determinar en qué medida la RSU está incluida dentro de la misión, visión, valores y objetivos declarados en las páginas WEB de las universidades públicas en México.

REVISIÓN DE LITERATURA

El tema de la responsabilidad social lo han tomado en cuenta de manera reciente las instituciones de Educación Superior (IES). Es definida por Herrera, Didriksson y Sánchez (2009) como la relación entre el papel desempeñado por las instituciones de educación superior para formar recursos humanos y generar conocimiento, y lo que la sociedad demanda; Vallaeys (2008) agrega que es la política de mejora continua hacia el cumplimiento efectivo de su misión social, mediante cuatro procesos de gestión: ética y ambiental de la institución; formación de ciudadanos responsables y solidarios; difusión de conocimientos socialmente pertinentes; y participación social en promoción de un desarrollo más humano y sostenible. Por su parte, El Proyecto Universitario País (2006) define la Responsabilidad Social Universitaria (RSU) como “la capacidad que tiene la universidad para difundir y poner en práctica un conjunto de principios y valores generales y específicos”.

Triguero (2009) señala que la Responsabilidad Social es una política de gestión de la calidad ética de la Universidad, la cual busca alinear los procesos de gestión, docencia, investigación y extensión, con la misión universitaria, sus valores y el compromiso social, con la participación de toda la comunidad universitaria que incluye a las autoridades, los estudiantes, personal académico/investigador y personal administrativo y de servicios, no tratándose únicamente de la participación desorganizada de acciones que tienen un impacto social, que se reducen a actividades filantrópicas, sino que deben incorporar principios de sustentabilidad en todo su actuar como institución, sin perder de vista su objetivo primario que es la formación (Moscoso y Vargas, 2013). Vallaeys (2008) sugiere que es importante considerar estrategias específicas socialmente responsables para una mejora continua en las Instituciones de Educación Superior, a saber:

La participación activa y coordinada de los grupos de interés internos y externos en el quehacer universitario.

La integración de los planes de estudios, la investigación, la extensión y los métodos de enseñanza con la solución de los problemas de la sociedad.

La evaluación regular de la institución con herramientas apropiadas de medición para la rendición de cuentas a los “stakeholders”, que de acuerdo con Vallaeys, De La cruz y Sasía (2009), incluye personal docente, personal docente-investigador, autoridades universitarias, estudiantes, egresados, empleadores, competidores, comunidades locales, organizaciones sociales y Estado. Las universidades han realizado esfuerzos para coadyuvar en esta aventura de cumplir con el compromiso o responsabilidad social tanto en el diseño de planes y programas de estudio como en la investigación y en la extensión universitaria, así lo

señalan Herrera, Didriksson y Sánchez (2009) quienes tomando como base la misión Institucional de las universidades que forman parte de la Red de Macrouiversidades, en la que figuran la Universidad Nacional de Córdoba, la Universidad de Río de Janeiro, la Universidad Nacional de Colombia, la Universidad de Costa Rica, la Benemérita Universidad Autónoma de Puebla, la Universidad Autónoma de Sinaloa, la Universidad Nacional Autónoma de Nicaragua y la Universidad Autónoma de Santo Domingo, determinaron algunos rasgos principales, los cuales se mencionan a continuación:

Contribuir a la elaboración y resignificación del proyecto de Nación.

Formar profesionales de alto nivel, portadores de una cultura científica y humanística, capaces de resolver problemas con racionalidad y objetividad.

Formar profesionales con dignidad, autonomía personal, desempeño profesional superior, corresponsabilidad ciudadana, justicia social, equidad, respeto a la diversidad, tolerancia y cuidado del ambiente.

Generar, adaptar, recrear y aplicar conocimientos.

Difundir la ciencia y la cultura bajo el principio de libertad y compromiso social, para responder a los problemas de su entorno regional y nacional.

Contribuir al el desarrollo económico y la democratización de la sociedad.

Reafirmar y recrear la cultura y a enriquecer el patrimonio cultural, natural y ambiental del país.

Construir una sociedad productiva, innovadora, justa y segura.

Contribuir para el pleno ejercicio de la ciudadanía mediante la formación humanística, crítica y reflexiva. Promover la actuación del universitario en el seno del pueblo al que pertenece, destacando su sensibilidad para los problemas de su época y las soluciones de los mismos.

Proponer soluciones viables ante la problemática científica, educativa, política, económica y social.

Estar abierta a todos los sectores sociales con lazos de cooperación alianzas estratégicas con centros líderes nacionales, regionales e internacionales del saber científico-técnico, manteniendo su identidad Institucional y proyectando la misión corporativa, para aportar en la construcción de una sociedad, justa y solidaria.

Formar una conciencia crítica de la sociedad, no dependiente, enmarcada solidariamente en los principios sustentados por los pueblos que luchan por su independencia y bienestar.

Desentrañar las causas fundamentales del subdesarrollo y la dependencia y los problemas que como consecuencia de ello afectan a la sociedad y sugerir soluciones.

Aumentar el acervo de conocimiento de la humanidad.

Difundir los ideales de paz, de progreso, de justicia social y de respeto a los derechos del hombre, a fin de contribuir a la formación de una conciencia colectiva basada en esos valores.

Ser agente de cambio en la comunidad en general.

Formar integralmente a hombres y mujeres, articulando una sólida cultura general con el compromiso hacia la nación y hacia las mejores causas de la sociedad.

Así pues, la universidad tiene como función social el generar conocimientos, difundirlos y formar personas que capaces de conducir los destinos de una nación, de ahí que no puedan alejarse de los aspectos éticos y de los valores necesarios para el desarrollo, así como de la responsabilidad para transmitirlo a los estudiantes (Castro y Núñez, 2003), en ese sentido, la Organización de las Naciones Unidas para la Educación, la Ciencia y la Cultura (UNESCO, 1998) recomienda a las universidades que fortalezcan sus funciones de servicio a la sociedad, especialmente las que están enfocadas a erradicar la pobreza, la intolerancia, la violencia, el analfabetismo, el hambre, el deterioro del medio ambiente y las enfermedades.

METODOLOGÍA

Se trata de bajo de un tipo de investigación descriptiva con diseño transversal, no experimental. El proyecto completo se realizará como un estudio mixto, de, para lo cual, en una primera fase se realiza una comprensiva búsqueda de información en diversas bases de datos y libros disponibles, con la localización y análisis de artículos científicos tanto teóricos como empíricos.

La muestra estará determinada por universidades públicas establecidas en México.

CONCLUSIONES.

La inclusión de la RS en las universidades es fundamental para el desarrollo de estudiantes éticos y comprometidos con su entorno, así mismo permite crear una visión más amplia de las necesidades de la comunidad y generar profesionistas capaces de satisfacerlas, causando un impacto positivo en el medio ambiente y la sociedad de la que depende la máxima casa de estudios. La RSU debe ser el vínculo entre la Universidad y la sociedad, enfocándose no solamente en la formación profesional de sus estudiantes, sino también involucrándose en la solución de problemas que aquejan a la sociedad.

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LAS VENTAJAS COMPARATIVAS REVELADAS EN EL COMERCIO EXTERIOR DE MÉXICO Y TURQUÍA

Alberto Francisco Torres García, Universidad Autónoma de Baja California Sur

Sarha Leticia Romero Martínez, Universidad Autónoma de Baja California Sur

Gustavo Rodolfo Cruz Chávez, Universidad Autónoma de Baja California Sur

RESUMEN

México y Turquía son países geoestratégicamente ubicados, que comparten perspectivas sobre la apertura comercial y la promoción de la inversión. Al ser un país transcontinental, Turquía representa una puerta de acceso a mercados dinámicos y complejos en Asia y Europa, situación que resulta favorable para las metas económicas de México. En la presente investigación se desarrollará un análisis sincrónico con indicadores económicos que revelan el grado de apertura de México y Turquía, así como su capacidad de adaptación al comercio mundial, su convergencia y sus ventajas comparativas reveladas, buscando afianzar estrategias pertinentes para su integración económica.

PALABRAS CLAVE: Comercio Exterior, Tratado de Libre Comercio, Ventaja Comparativa Revelada

COMPARATIVE ADVANTAGES REVEALED IN THE FOREIGN TRADE FROM MEXICO AND TURKEY

ABSTRACT

Mexico and Turkey are two economies that have a strategically geographic position and shared perspectives on trade liberalization and investment promotion. Turkey is a gateway to dynamic and complex markets in Asia and Europe, this situation is favorable to the economic goals of Mexico. In the present investigation we will do a synchronic analysis with economic indicators showing the degree of openness of Mexico and Turkey as well as its ability to adapt to international trade, their convergence and their comparative advantages revealed, seeking to strengthen relevant strategies for economic integration.

JEL: F10, F11, F14, F15, F59

KEYWORDS: Comercio Exterior, Tratado de Libre Comercio, Ventaja Comparativa Revelada

INTRODUCCIÓN

En las últimas dos décadas del siglo XX, la política económica de México fue caracterizada por la liberalización comercial y financiera. En este nuevo proceso se adoptó el modelo neoliberal que promulga, entre otros principios, la no intervención del Estado, la privatización de las empresas nacionales y la apertura comercial y financiera, estableciéndose una serie de medidas basadas en la competencia económica, productiva y tecnológica. En el ámbito del comercio exterior, el fomento a las exportaciones, la búsqueda de socios estratégicos y la reducción de aranceles fueron delineadas por la firma de Tratados de Libre Comercio (TLC's). Teniendo como antecedente un Acuerdo de Cooperación Económica y Comercial, firmado el 28 de septiembre de 1998, y en vigor a partir del 02 de febrero en 2001, el pasado 16 julio concluyó la primera ronda de negociaciones para la celebración de un TLC entre México y Turquía. El acercamiento entre ambas economías se encuentra destinado a fortalecer los lazos comerciales y las oportunidades de inversión, abarcando temáticas como el comercio de bienes y servicios, propiedad intelectual, inversión, competencia y solución de controversias, entre otros asuntos legales e institucionales.

Conforme a cifras del Banco Mundial (2014a), Turquía cuenta con un Producto Interno Bruto (PIB) de \$820,207 millones de dólares y una población de 74.93 millones de habitantes, siendo considerada como una economía de ingreso mediano alto. Según cifras de la Organización Mundial del Comercio (OMC), Turquía ocupó el trigésimo segundo puesto como exportador a nivel mundial y el decimonoveno en importaciones al finalizar el 2013. En ese mismo año, sus exportaciones ascendieron a 151,787 millones de dólares, concentrándose principalmente en manufacturas (76.10%), seguido por productos de la agricultura (11.50%), así como combustibles y productos de la minería (8.70%), teniendo como principales destinos a la Unión Europea, Iraq, Rusia, Estados Unidos y los Emiratos Árabes Unidos. En el caso de sus importaciones, éstas tuvieron un valor de 251,650 millones de dólares, distribuyéndose en manufacturas (57.90%), combustibles y productos de la minería (25.10%) y productos de la agricultura (6.70%) esencialmente, procedentes de la Unión Europea, Rusia, China, Estados Unidos e Irán mayoritariamente (OMC, 2014). De acuerdo a información publicada por el Ministerio de Economía turco, hasta el 2014, Turquía cuenta con 17 acuerdos de libre comercio (Turquía ha firmado acuerdos de libre comercio con la Asociación Europea de Libre Comercio, Israel, Macedonia, Bosnia-Herzegovina, Palestina, Túnez, Marruecos, Siria, Egipto, Albania, Georgia, Montenegro, Serbia, Chile, Jordania, Mauricio y Corea del Sur. Además, los acuerdos de libre comercio firmados con el Líbano, Kosovo, Malasia y Moldavia están en proceso de ratificación. Por otra parte, una vez concluidas las negociaciones con Ghana y las Islas Feroe, se espera que los acuerdos de libre comercio se firmen durante 2014. De igual manera, hay 13 países o bloques de países con los que Turquía ha iniciado negociaciones de acuerdos de libre comercio, específicamente con Perú, Ucrania, Colombia, Ecuador, México, Japón, Singapur, República Democrática del Congo, Camerún, la República de las Seychelles, el Consejo de Cooperación del Golfo, Libia y el Mercado Común del Sur, y se espera iniciar negociaciones con Estados Unidos, Canadá, Tailandia, la India, Indonesia, Vietnam, Argelia, Sudáfrica y otros países de América Central), pues dicha economía está convencida de que los procesos de integración ofrecen menores costos y una mayor productividad, permitiendo alcanzar economías de escala, aumentar el ingreso nacional, la inversión, el bienestar social y la competitividad (Ministry of Economy, 2014)

Por su parte, México tiene un PIB de 1,260,915 millones de dólares y una población de 122.3 millones de habitantes, catalogándose también como una economía de ingreso mediano alto (Banco Mundial, 2014b). En cuanto a comercio exterior se refiere, esta economía ocupó la decimoquinta posición en exportaciones y la decimocuarta en importaciones de mercancías, a nivel mundial en 2013. Sus principales destinos de exportación fueron los Estados Unidos, la Unión Europea, Canadá, China y Brasil, mientras que Estados Unidos, China, la Unión Europea, Japón y Corea del Sur fungieron como los principales proveedores de importaciones (OMC, 2014). Al cierre del 2013, sus exportaciones ascendieron a los 380,189 millones de dólares, concentrándose en manufacturas (74.90%), combustibles y productos de la minería (15.90%) y productos de la agricultura (6.60%), principalmente. Para ese mismo año, sus importaciones registraron un valor de 390,965 millones de dólares, compuestas básicamente por manufacturas (79.10%), combustibles y productos minerales (10.90%) y productos de la agricultura (7.70%). Para el 2014, México ya cuenta con 10 TLC's (Con Estados Unidos, Canadá, Nicaragua, Costa Rica, Honduras, Guatemala, El Salvador, Colombia, Chile, Uruguay, Israel, la Unión Europea y la Asociación Europea de Libre Comercio), un Acuerdo para el Fortalecimiento de la Asociación Económica con Japón y un Acuerdo de Integración Comercial con Perú, además de encontrarse en ratificación el TLC con Panamá. En lo que respecta a las relaciones bilaterales, y según datos de la OMC (2014), al cierre del 2013 el comercio total entre México y Turquía fue de 886.06 millones de dólares, representando un déficit comercial para nuestro país (-168.15 millones de dólares). Las importaciones de México provenientes de Turquía fueron encabezadas por cables, trenzas y artículos similares de cobre sin aislar, para electricidad; partes para motores de émbolo (pistón) de encendido por chispa; maquinaria, partes o componentes para la fabricación de productos destinados al Programa de Promoción Sectorial de la Industria Textil y de la Confección; artículos de joyería de metales preciosos (incluso revestidos o chapados) y varillas corrugadas o barras para armadura, para cemento u hormigón, entre otros. Por otro lado, en las exportaciones de nuestro país hacia Turquía figuraron polímeros

de cloruro de vinilo obtenidos por los procesos de polimerización en masa o suspensión; trigo y morcajo; vehículos automóviles para el transporte de mercancías; automóviles concebidos principalmente para el transporte de personas de cilindrada superior a 1,500 cm³ pero inferior o igual a 2,500 cm³ y garbanzos, entre otros productos (Secretaría de Economía, 2014). En cuanto a la inversión extranjera directa (IED), los flujos de Turquía hacia México son históricamente recientes y muy bajos; al concluir el 2013, la IED fue apenas superior a 1.5 millones de dólares.

REVISIÓN LITERARIA

A decir de las teorías que explican las causas del comercio internacional, las diferencias en la dotación de recursos, capacidades y productos originan el intercambio entre los países promoviendo la especialización y la división del trabajo, las cuales inciden favorablemente sobre la creación de economías de escala, mayores volúmenes de producción a menores costos y mayor acceso a productos que de otra forma sería difícil acceder. Según destaca Adam Smith, esta división del trabajo, es como una consecuencia necesaria, aunque lenta y gradual, de cierta propensión genial del hombre que tiene por objeto una utilidad menos extensiva (Smith, 1987). Justamente, la reflexión más importante de toda la economía internacional es la idea de que existen ganancias del comercio, es decir, cuando los países venden bienes y servicios entre ellos, se produce casi siempre un beneficio mutuo (Krugman, 1999). Y es que, aún en forma de trueque, la actividad comercial apareció como la manera más sencilla para que los individuos pudiesen intercambiar bienes y servicios sobrantes por bienes y servicios escasos.

Pese a las diversas conjeturas que intentaban explicar las causas del comercio entre naciones, y los beneficios de esta actividad, fue hasta finales del siglo XVIII y principios del siglo XIX cuando aparecen dos personajes cuyas ideas dieron origen a la Teoría moderna del Comercio Internacional: Adam Smith y David Ricardo. Smith (Su trabajo más destacado lo encontramos en su obra *An Inquiry on the Nature and Causes of the Wealth of Nations* (1776)) formuló la teoría de la Ventaja Absoluta señalando que, por medio de los tratados de comercio ventajosos se procura conseguir de un país extranjero algunos privilegios para los comerciantes y las mercancías del propio, además de los que aquella nación concede a otros países (Smith, 1987). Bajo esta teoría, cada país debería especializarse en el bien cuya producción le resulta más eficiente, es decir, aquel bien en el que tiene ventaja absoluta de costos con respecto a otro país con el que guarda una relación de intercambio e intervienen dos bienes. Con estas proposiciones, el comercio internacional tomó un nuevo sentido para los gobiernos y comerciantes pues, más allá de las posturas de acumulación de metales desarrolladas por el mercantilismo, se trazaron nuevas rutas para el intercambio, el aprovisionamiento y las relaciones comerciales.

Para reducir la amplitud y el grado de interpretación de la teoría de Adam Smith, la teoría de la Ventaja Comparativa vino a definir, con más precisión, las causas y los beneficios del comercio internacional. Ricardo apuntaba que ninguna extensión del comercio exterior aumentará inmediatamente la suma del valor que posee un país, aun cuando contribuirá en gran medida a aumentar la masa de bienes y, por consiguiente, la suma de disfrutes (Ricardo, 1985). Con este argumento, Ricardo sostuvo que era posible que el comercio fuese mutuamente beneficioso, incluso si una nación padecía de una desventaja absoluta en la producción de mercancías, en comparación con otra. Para ello, Ricardo utilizó los siguientes supuestos:

Existen dos países y dos productos.

El precio de una mercancía viene determinado por el número de horas de trabajo que lleva incorporadas, siendo el factor trabajo inmóvil entre países.

Los costos unitarios son constantes.

No existen costos de transporte ni barreras al intercambio internacional de mercancías (Sanjinés, Vargas y Herrera, 2002).

Bajo estos supuestos, un país obtendría los beneficios del comercio internacional especializándose en la producción del bien sobre el cual tiene una ventaja comparativa. Esto es, aquel bien cuyo costo de producción es más bajo en términos de otros bienes. Así las cosas, la especialización entre los países se origina reconociendo aquello que cada país es capaz de hacer comparativamente mejor, en otras palabras, considerando en qué actividad su ventaja es mayor o su desventaja es menor (Los suecos Eli Hecksher (1879-1952) y Bertil Ohlin (1899-1979) complementaron los trabajos de David Ricardo determinando que, las diferencias en la dotación de factores de producción (tierra, capital y trabajo) son concluyentes para alcanzar la llamada “Ventaja Comparativa”.) Consecuentemente, cuando los países se concentran en las áreas en las que tienen una ventaja comparativa en condiciones de libre comercio, mejora la situación de todo el mundo (Samuelson y Nordhaus, 1999).

Los argumentos de la teoría de la Ventaja Comparativa han permitido explicar con efectividad las razones del comercio internacional, siendo sometida a numerosas contrastaciones empíricas que abordan tópicos relacionados a la distinta dotación de factores de producción, el equilibrio de los precios internacionales, los tipos de cambio, los costos de transportación y las ventajas competitivas, entre otros, que dan sustento al intercambio internacional, a la integración económica y a la cooperación en materia comercial. Entre los trabajos más notables se encuentran los de G.D.A. MacDougall (1951), Robert Stern (1962), Bela Balassa (1963) y Jagdish Bhagwati (1964), entre otros (Sanjinés, Vargas y Herrera, 2002). En la presente investigación se tomará como base la principal aportación de Balassa, denominada Ventaja Comparativa Revelada (VCR). Balassa (1965) acuñó el término de VCR para indicar que las ventajas comparativas pueden ser reveladas por el flujo actual del comercio de mercancías, por cuanto el intercambio real de bienes refleja costos relativos y también diferencias que existen entre los países, por factores no necesariamente de mercado (Arias y Segura, 2004).

A decir de Celaya y González (2008), el índice de la VCR esbozado por Balassa es un enfoque para medir la empíricamente la competitividad de un producto en el mercado internacional. El indicador de la VCR se ha utilizado como una medida de ventajas o desventajas competitivas, indicando la aptitud de un país para competir en el ámbito internacional en un producto en particular (Depetris, García y Rossini, 2009). Precisamente, la determinación empírica de si un país tiene o no ventajas comparativas ayuda a orientar la inversión y el comercio y, por consiguiente, permite tomar mayor ventaja de las diferencias que existen del lado de la demanda y de la oferta internacional de productos y factores de producción (Arias y Segura, 2004). De esta manera, un país se considera competitivo en la exportación de un producto si su peso relativo en las exportaciones es mayor que la misma proporción en el comercio mundial (Organización para la Cooperación y el Desarrollo Económico, 2013), es decir cuando el índice de VCR es mayor a 1.

METODOLOGÍA

Actualmente, el indicador de la VCR ha sido enriquecido con diversos estudios aplicados, pero para el caso de la presente investigación se utilizará su forma más simple:

$$VCR_{ij}^k = \frac{x_{ij}^k / XT_{ij}}{x_{iw}^k / XT_{iw}} \quad (1)$$

Donde:

VCR_{ij}^k = Mide el grado de importancia de un producto dentro de las exportaciones de un mercado a otro mercado, frente a la importancia de las exportaciones del mismo producto en las exportaciones totales hacia el mundo.

x_{ij}^k = Exportaciones del producto k realizadas por el país i hacia el país j

XT_{ij} = Exportaciones totales del país i hacia el país j

x_{iw}^k = Exportaciones del producto k realizadas por el país i al mundo (w)

XT_{iw} = Exportaciones totales del país i hacia el país j al mundo (w)

Buscando consolidar los resultados, se utilizará una variante del índice de la VCR, tal es el caso del Índice de Balanza Comercial Relativa (IBCR). El IBCR es utilizado para analizar las ventajas o desventajas comparativas de los intercambios comerciales de un país con sus socios comerciales o diversos grupos de países (Durán y Álvarez, 2008):

$$IBCR_{it}^k = \frac{X_{ijt}^k - M_{ijt}^k}{|X_{iwt} + M_{iwt}|} \quad (2)$$

Donde:

X_{ijt}^k = Exportaciones del producto k realizadas por el país i al mercado j en el año t

X_{iwt} = Exportaciones del producto k realizadas por el país i al mundo en el año t

M_{ijt}^k = Importaciones del producto k realizadas por el país i desde el mercado j en el año t

M_{iwt} = Importaciones del producto k realizadas por el país i desde el mundo en el año t

Para su interpretación, debe considerarse que el índice puede tomar valores positivos o negativos. En el primer caso, mayor a cero, será indicativo de la existencia de un sector competitivo con potencial, mientras que en el segundo caso, menor a cero, expresará la existencia de un sector importador neto carente de competitividad frente a terceros países. Adicionalmente, para un estudio más profundo de las relaciones comerciales, se recomienda analizar los indicadores de posicionamiento y dinamismo en materia de comercio exterior, tanto para determinar el impacto de las exportaciones en las economías, como para identificar su peso a nivel mundial. Por un lado, los indicadores de posicionamiento permiten analizar el grado de internacionalización de una economía. Estos indicadores son referenciados en términos relativos. De esta manera, los indicadores relativos del comercio exterior muestran el promedio de exportaciones, importaciones y valor total por habitante y PIB de cada país. La utilidad de estos indicadores es que permiten comparar la posición relativa de un país frente otros países, así como analizar la evolución del crecimiento del volumen exportado, importado, y/o comercializado en términos relativos; mientras que, en cuanto al nivel de apertura, los índices dan cuenta del nivel o grado de internacionalización de la economía analizada (Durán y Álvarez, 2008). Para ello, se recomienda utilizar las siguientes fórmulas:

$$\text{Exportaciones por habitante} = XT_{it}/P_{it} \quad (3)$$

$$\text{Importaciones por habitante} = MT_{it}/P_{it} \quad (4)$$

$$\text{Intercambio comercial por habitante} = (XT_{it} - MT_{it})/P_{it} \quad (5)$$

$$\text{Apertura medida por exportaciones} = XT_{it}/PIB_{it} \quad (6)$$

$$\text{Apertura medida por importaciones} = MT_{it}/PIB_{it} \quad (7)$$

$$\text{Apertura medida por el intercambio comercial} = (XT_{it} + MT_{it})/PIB_{it} \quad (8)$$

Donde:

XT_{it} = Exportaciones realizadas por el país i al mundo en el año t

MT_{it} = Importaciones del país i desde el mundo en el año t

P_{it} = Número de habitantes del país i en el año t

PIB_{it} = Producto interno bruto del país i en el año t

En cuanto al dinamismo, el indicador de participación en intercambios mundiales permite medir la adaptación de una economía al desarrollo y dinamismo del comercio internacional relacionando las exportaciones/importaciones del país con el total de las exportaciones mundiales de bienes y/o servicios (Durán y Álvarez, 2008). Para su estimación, se proponen las siguientes fórmulas:

$$\text{Apertura medida por exportaciones} = XT_{it}/XT_{wt} \quad (9)$$

$$\text{Apertura medida por importaciones} = MT_{it}/MT_{wt} \quad (10)$$

$$\text{Apertura por el peso de los intercambios locales en el comercio mundial} = (XT_{it} + MT_{it})/(XT_{wt} + MT_{wt}) \quad (11)$$

Donde:

XT_{it} = Exportaciones realizadas por el país i al mundo en el año t

MT_{it} = Importaciones del país i desde el mundo en el año t

XT_{wt} = Exportaciones realizadas en el mundo en el año t

MT_{wt} = Importaciones en el mundo en el año t

RESULTADOS

Aplicando las formulas sobre posicionamiento y dinamismo para el comercio exterior de México y Turquía, se obtiene la Tabla 1.

Tabla 1: Indicadores de Posicionamiento y Dinamismo del Comercio Exterior Por País Seleccionado, 2013

Indicadores		México	Turquía
Indicadores per cápita (Posicionamiento)	Exportaciones por habitante	3,108.66	2,025.72
	Importaciones por habitante	3,196.77	3,358.47
	Intercambio comercial por habitante	6,305.43	5,384.19
Indicadores de Apertura (Posicionamiento)	Apertura medida por exportaciones	30.15%	18.51%
	Apertura medida por importaciones	31.01%	30.68%
	Apertura media por el intercambio comercial	61.16%	49.19%
	Apertura medida por exportaciones	2.02%	0.81%
Dinamismo (Participación)	Apertura medida por importaciones	2.07%	1.33%
	Apertura por el peso de los Intercambios locales en el comercio mundial	2.05%	1.07%

Fuente: Elaboración propia con datos de la OMC (2014). La Tabla 1 muestra los indicadores de posicionamiento y dinamismo comercial para México y Turquía, conforme a participación per cápita (en dólares), contribuciones al PIB (en porcentaje) y a la contribución dentro de los intercambios mundiales (en porcentaje).

La Tabla 1 revela que México y Turquía son economías convergentes en la participación per cápita dentro de los intercambios comerciales, aunque con una mayor injerencia para el caso de México. La participación por habitante en las importaciones de Turquía es relativamente más alta que la de los mexicanos. En términos de la apertura media por el intercambio comercial también existen convergencias entre México y Turquía, sin embargo hay una mayor contribución de las exportaciones mexicanas al PIB. La apertura por el peso de los intercambios locales corrobora la significativa participación de ambos países en el comercio mundial, aunque se demuestra que México experimenta una inserción más completa, al duplicar los indicadores de Turquía. Dicho lo anterior, y buscando consolidar estrategias pertinentes para la integración económica entre México y Turquía mediante la celebración de un TLC, se aplicará el indicador de la VCR y el IBCR para los flujos comerciales entre ambas economías en el 2013, sobre la base de las XXI secciones del Sistema Armonizado reconocido por la OMC.

Con base a los indicadores obtenidos en la Tabla 2, se observa una profunda VCR para México en productos del reino vegetal, productos de las industrias químicas, plástico y caucho, perlas finas y metales preciosos, metales comunes y objetos de arte y antigüedades, correspondientes a las secciones II, VI, VII, XIV y XXI, respectivamente, al mostrar valores mayor a uno y con tendencia creciente. Tanto los materiales de transporte, contenidos en la sección XVII, como los productos de las industrias alimentarias, bebidas y líquidos alcohólicos, tabaco, de la sección IV, muestran una significativa VCR. Estos resultados coinciden con el flujo de mercancías de México a Turquía, por lo que empíricamente se comprueba que las exportaciones mexicanas hacia el mercado turco siguen un patrón sustentando en ventajas competitivas. No

obstante lo anterior, conforme a los resultados del IBCR, el saldo es deficitario, lo que revela la existencia de sectores carentes de competitividad frente al mercado turco.

Tabla 2: Indicadores de Ventaja Comparativa Revelada En el Comercio Exterior Entre México y Turquía, 2013

Secciones del Sistema Armonizado Reconocido Por la OMC	VCR	IBCR	IBCR Normalizado
Sección I (animales vivos y productos del reino animal)	0.00	0.00	-1.00
Sección II (productos del reino vegetal)	8.13	0.00	-0.99
Sección III (grasas y aceites animales o vegetales)	0.01	0.00	-1.00
Sección IV (productos de las industrias alimentarias, bebidas y líquidos alcohólicos, tabaco)	0.74	0.00	-1.00
Sección V (productos minerales)	0.12	0.00	-1.00
Sección VI (productos de las industrias químicas)	1.93	0.00	-1.00
Sección VII (plástico y caucho)	7.81	0.00	-1.00
Sección VIII (cueros y artículos de viaje)	0.29	0.00	-1.00
Sección IX (madera, carbón vegetal, corcho)	0.00	0.00	-1.00
Sección X (pasta de madera, papel y cartón)	0.05	0.00	-1.00
Sección XI (materias textiles y sus manufacturas)	0.19	-0.01	-1.01
Sección XII (calzado, paraguas, flores artificiales)	0.10	0.00	-1.00
Sección XIII (piedra, cemento, productos cerámicos, vidrio)	0.25	0.00	-1.00
Sección XIV (perlas finas, metales preciosos)	1.69	0.00	-1.00
Sección XV (metales comunes)	1.47	0.00	-1.00
Sección XVI (máquinas eléctricas)	0.42	0.00	-1.00
Sección XVII (material de transporte)	0.92	0.00	-1.00
Sección XVIII (instrumentos de óptica, aparatos de relojería, instrumentos musicales)	0.12	0.00	-1.00
Sección XIX (armas y municiones)	0.00	0.00	-1.01
Sección XX (muebles, juguetes, manufacturas diversas)	0.11	0.00	-1.00
Sección XXI (objetos de arte, antigüedades)	2.01	0.00	-1.00

Fuente: Elaboración propia con datos de Naciones Unidas (2014). La Tabla 2 muestra los indicadores VCR e IBCR para el comercio exterior entre México y Turquía, dando cuenta de los sectores en los que la economía mexicana tiene ventajas competitivas. Como producto de los bajos flujos de comercio entre ambas economías, se introduce el IBCR normalizado para una facilitar el tratamiento de los datos.

CONCLUSIONES

México y Turquía son dos países geoestratégicamente ubicados y con entornos demográficos similares, además de compartir perspectivas sobre la apertura comercial y la promoción de la inversión como instrumentos de política para fomentar el crecimiento económico y el empleo. Turquía es un país transcontinental cuya superficie se encuentra entre Asia y Europa, por lo que su condición como puerta de acceso a mercados tan dinámicos y complejos resulta favorable para las metas económicas de México y la internacionalización de las empresas mexicanas. Al realizar un estudio empírico sobre el comercio exterior de México y Turquía, se pudo observar que dichas economías muestran convergencias en sus indicadores de posicionamiento, con una mayor participación per cápita de los mexicanos en las exportaciones (3,108.66 dólares por habitante). En términos de dinamismo, en su conjunto las dos economías participan con el 3.12% de los intercambios mundiales, siendo mayor la apertura medida por exportaciones en el caso de México (2.02%). Al realizar un estudio empírico de las ventajas comparativas reveladas con el indicador de Balassa (VCR) y el IBCR como variante, se pudo observar que el flujo de las exportaciones mexicanas hacia Turquía se dan bajo condiciones de ventajas competitivas en siete de las veintiún secciones analizadas (mayormente en las secciones II, VI, VII, XIV y XXI, y significativamente en las secciones XVII y IV), pese a que el saldo comercial es deficitario (-168.15 millones de dólares) y en todas las secciones analizadas se obtuvo un IBCR normalizado con valor negativo (-1). Por tal motivo, es indispensable concertar apropiadamente el TLC entre México y Turquía, identificando si el estrechamiento de las relaciones comerciales obedece a la búsqueda de la especialización y la división del trabajo para intensificar las ventajas comparativas y competitivas, o simplemente se constituirá como un puente de acceso a mercados estrictos, con mayor demanda y atractivo comercial.

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BIOGRAFIA

Dr. Alberto Francisco Torres García, es profesor – investigador del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur; sus aportaciones destacan en el estudio de los negocios internacionales, la competitividad y el desarrollo económico. Cuenta con Doctorado en Relaciones Transpacíficas por la Universidad de Colima. Es colaborador del Cuerpo Académico de Desarrollo Económico y Políticas Públicas. Correo: atorresg@uabcs.mx

Sarha Leticia Romero Martínez, es egresada de la Licenciatura en Comercio Exterior del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Actualmente realiza estudios en la Maestría en Administración Estratégica y es Ayudante Académico del Cuerpo Académico de Desarrollo Económico y Políticas Públicas. Correo: sarharomero@gmail.com

Dr. Gustavo Rodolfo Cruz Chávez, es profesor – investigador del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Sus líneas de generación y aplicación del conocimiento versan sobre el desarrollo económico sectorial y los Modelos cuantitativos de economía y negocios. Cuenta con Doctorado en Desarrollo Económico y Sectorial Estratégico por la Universidad Popular Autónoma del Estado de Puebla. Es miembro del Cuerpo Académico de Desarrollo Económico y Políticas Públicas. Correo: gcruz@uabcs.mx

ANÁLISIS DE LA CARGA TOTAL DE TRABAJO DE LAS MUJERES TRABAJADORAS DE LA CIUDAD DE CHIHUAHUA Y LA REPERCUSIÓN EN SU CALIDAD DE VIDA

Liliana Granillo Marín, Instituto Tecnológico de Chihuahua
Virginia Ibarvo Urista, Instituto Tecnológico de Chihuahua
Luis Cardona Chacón, Instituto Tecnológico de Chihuahua
Gaspar Alonso Jiménez Rentería, Instituto Tecnológico de Chihuahua

RESUMEN

La presente investigación tiene como finalidad realizar un análisis de la carga total de trabajo de las mujeres de la ciudad de Chihuahua, considerando el tiempo que dedican al trabajo remunerado y al no remunerado, con lo cual se podrá determinar si desempeñan una doble jornada de trabajo (la laboral y la familiar) y la repercusión que esto pueda traer en su salud, la relación con su familia y la satisfacción con su trabajo. Se llevó a cabo una investigación cuantitativa mediante un instrumento que analiza los conflictos Trabajo-Familia y el Conflicto Familia-Trabajo. Se puede decir que los resultados obtenidos confirman que la salud mental y el estrés repercuten en la salud física, que las mujeres con hijos menores de 6 años observan un estado de salud menor y una carga de trabajo mayor.

PALABRAS CLAVE: Trabajo, Mujeres, Conflicto, Salud, Chihuahua

ABSTRACT

The present study aims to conduct an analysis of total workload of women in the city of Chihuahua, considering the time spent on paid work and unpaid, which may determine whether they play a double workday (work and family) and the impact this may bring in your health, relationships with family and job satisfaction. Quantitative research was conducted using an instrument that analyzes the work-family conflict and family-work conflict. One can say that these results confirm that mental health and stress impact on the physical health, women with children under 6 years observe a lower health status and higher workload.

JEL: M10

KEYWORDS: Work, Women, Conflict, Health, Chihuahua.

INTRODUCCIÓN

Para elaborar este análisis se partió de la recopilación bibliográfica y documental sobre el tema de la doble jornada de trabajo que experimentan las mujeres en América Latina, al trabajar para el mercado y a la vez seguir siendo las mayores responsables de las labores domésticas y el cuidado de los miembros de la familia, repercutiendo esta situación en su salud, la relación familiar y su desempeño laboral. Uno de los estudios que se mencionan, fueron realizados por Eduardo Barros y María Cecilia Barros en la ciudad de Santiago de Chile, por medio del cual analizaron el impacto potencial del conflicto entre trabajo y familia en la salud y resultados laborales (Barros, Eduardo; Barros, María Cecilia, 2008). Dicha investigación sirvió como referencia para realizar el presente estudio y poder confirmar si la mujer trabajadora experimenta una doble jornada de trabajo y las consecuencias que esto pueda tener en su salud, la relación con su familia y su

desempeño laboral a fin de hacer evidente si existe una problemática y propiciar el establecimiento de políticas públicas que ofrezcan una solución a este conflicto.

ANTECEDENTES

La incursión de las mujeres en el mercado de trabajo fue el resultado de distintos procesos económicos y sociales; crisis económicas y cambios tecnológicos, transformaciones en la salud y la educación, disminución de la mortalidad y la fecundidad, elevación de la esperanza de vida y el nivel educativo de la población, entre otros, los cuales propiciaron las condiciones para desarrollar la participación de la mujer en el ámbito laboral y otros espacios públicos (Pedrero Nieto, 2004).

En la última década la participación de la mujer en el mercado laboral de América Latina y el Caribe se ha incrementado grandemente. Según datos de la Organización Internacional del Trabajo, la tasa de participación femenina ha subido de 48.0 en el 2000 a 53.0 en el 2010, en contraste con la tasa de participación masculina que se ha reducido de 80.7 a 79.7 en el mismo período de tiempo (International Labour Office, 2014). Independientemente del nivel de formación académica, cada vez más mujeres con responsabilidades familiares buscan trabajo fuera del hogar, algunas para lograr un mayor crecimiento y aprendizaje y otras para lograr subsistir.

Sin embargo, los roles de género en la esfera familiar no cambiaron en la misma proporción que lo hizo la participación de las mujeres en la fuerza laboral ya que las mujeres después de ejercer su trabajo remunerado deben continuar realizando trabajos domésticos para poder seguir teniendo su hogar inalterado. Esto a pesar de que los hombres hayan empezado a ayudar en ciertas labores domésticas, la gran responsabilidad aún recae sobre la mujer, aunque trabaje parcial o completamente (Rodríguez Montaña, 2008).

Se habla entonces de una doble jornada de trabajo que experimentan las mujeres que combinan ambos roles, el laboral y el familiar, el trabajo remunerado y el no remunerado, lo cual ha traído consigo el fenómeno de tensión entre ambos roles, esto es, el grado de sobrecarga de trabajo y/o el conflicto emocional que puede aparecer en la mujer al intentar satisfacer al mismo tiempo las demandas familiares y las de trabajo. Esta situación ha generado la necesidad de hacer compatible el empleo con el cuidado de la familia, obligando a la mujer a conciliar las demandas asociadas a cada uno de sus roles y a evitar conflictos que puedan afectar su salud física y mental e influir en su calidad de vida (Barros, Eduardo; Barros, María Cecilia, 2008).

Con base a lo anterior, la presente investigación busca realizar un análisis de la carga total de trabajo de las mujeres con trabajo remunerado, al considerar también el tiempo que dedican al trabajo no remunerado, con lo cual se podrá determinar si desempeñan una doble jornada de trabajo (la laboral y la familiar) y el impacto que esto pueda traer en su salud, la relación con su familia y su trabajo.

Situación Actual

En México hay 82.3 millones de personas de 14 y más años, de las cuales 79 millones trabajan, es decir, nueve de cada diez participan en la producción de bienes y servicios y de ellas, 42.3 millones son mujeres (53.5%) y 36.7 millones son hombres (46.5%). La mayor presencia de las mujeres en el trabajo total (remunerado y no remunerado) es resultado de la participación que tienen en el trabajo no remunerado y de su creciente inserción en el mercado, lo cual significa un avance en la participación de la mujer en el terreno laboral (INEGI/ INMujeres, 2012).

No obstante este avance, las mujeres con trabajo remunerado combinan su participación en la fuerza laboral con la responsabilidad de las actividades de sus propios hogares cubriendo una doble jornada de trabajo, la familiar y la laboral, manifestándose y haciéndose visible de esta manera la participación mayor de las

mujeres en el trabajo, como resultado de la distribución inequitativa del trabajo familiar y una inserción desigual en el trabajo remunerado (INEGI/ INMujeres, 2012).

La doble jornada de trabajo queda manifiesta en estudios recientes realizados en México por parte del Instituto Nacional de Estadística y Geografía en conjunto con la Secretaría del Trabajo y Previsión Social y el Instituto Nacional de las Mujeres. Los estudios en mención son la Encuesta Nacional de Ocupación y Empleo 2010 (INEGI-STPS, 2011) y la Encuesta Nacional sobre Uso del Tiempo 2009 (INEGI, INM, 2012).

En el estado de Chihuahua también se confirma esta situación. De acuerdo con datos del cuarto trimestre de 2012 de la Encuesta Nacional de Ocupación y Empleo (ENOE), el 39.0% de las mujeres de 14 años y más forman parte de la población económicamente activa (PEA) en el estado, de las cuales, 92.0% combina sus actividades extra domésticas (trabajo y estudio) con quehaceres domésticos.

Los datos anteriores ponen de manifiesto una característica que se da en la mayoría de las mujeres que participan en el mercado laboral que es la de seguir siendo responsables de las tareas asociadas a las labores domésticas, la crianza de los hijos, así como el cuidado de enfermos, ancianos y personas discapacitadas, por lo que se puede hablar de la existencia de una doble jornada de trabajo (doméstico y extra doméstico).

La sobrecarga de trabajo a que están expuestas las mujeres trabajadoras les deja escaso tiempo para descansar, por lo que suelen sufrir de fatiga crónica, debilidad y estrés (Saxena, 1997). El estrés sostenido en el tiempo puede conducir a hipertensión arterial, problemas cardíacos y úlceras; o depresión, fatiga e insomnio (Saxena, 1997). Además, de los riesgos asociados al agotamiento, puede existir el conflicto de roles que experimentan muchas mujeres que tiende a generarles sentimientos de culpa tanto hacia la familia como hacia el trabajo (Avendaño y Grau, 1997).

Objetivos

Con base a lo anterior, la presente investigación pretende alcanzar los siguientes objetivos:

Objetivo general

Analizar la carga total de trabajo de las mujeres de la ciudad de Chihuahua y las repercusiones en su salud, la relación con su familia y la organización para la que laboran.

Objetivos específicos

Medir las horas promedio semanales destinadas por las mujeres de la ciudad de Chihuahua al trabajo remunerado y al no remunerado.

Determinar si las mujeres experimentan el conflicto trabajo familia y el de familia trabajo

Determinar si la carga total de trabajo afecta la salud física o la salud mental.

Determinar si la satisfacción con la vida se ve afectada por el desempeño laboral, la salud física o la salud mental.

Determinar si la carga total de trabajo afecta el desempeño laboral.

MARCO TEÓRICO

Estudios de investigación sobre la incursión de la mujer al mercado laboral y sus repercusiones

En los últimos 30 años el estudio de la relación trabajo-familia ha recibido gran atención por parte de investigadores de diferentes países de América Latina entre los que se encuentran Chile, Colombia, Venezuela, Argentina y México. Para efectos de esta investigación, fueron tomados como referencia los estudios realizados por Eduardo Barros y María Cecilia Barros en Chile (Barros, Eduardo; Barros, María Cecilia, 2008), Guillermo Otálora Montenegro (Otálora Montenegro, 2007) y María Fernanda Rodríguez Montaña (Rodríguez Montaña, 2008) en Colombia, Feldman en Caracas Venezuela (Feldman, 2008), Elsa

López en Argentina (López, y otros, 2011) y otros más realizados en México por Irma Lourdes Alarcón (Alarcón, 2012), María Antonieta Covarrubias (Covarrubias Terán, 2012) y María de los Ángeles Padilla Lavín (Padilla Lavín, 2010), principalmente.

En Chile, Eduardo Barros y María Cecilia Barros realizaron una investigación para conocer el impacto potencial en la salud y los resultados laborales que presentaron 206 mujeres trabajadoras de la ciudad de Santiago debido al conflicto entre trabajo y familia. Los resultados arrojaron que: 1) el conflicto entre trabajo y familia repercute en la salud, principalmente la salud mental; 2) la duración de la jornada laboral tiene un efecto sobre la salud de las mujeres que es, sin embargo, mediado por el conflicto entre trabajo y familia; y (c) el conflicto entre trabajo y familia se asocia con resultados laborales tales como satisfacción y desempeño. (Barros, Eduardo; Barros, María Cecilia, 2008).

De este mismo tema, Otálora Montenegro, en su trabajo doctoral realiza una investigación donde explica como los conflictos relación trabajo-familia se relacionan con el estrés individual, en dos casos distintos de organizaciones colombianas, en la ciudad de Bogotá. El trabajo fue dirigido bajo la siguientes hipótesis: la carga laboral y las responsabilidades familiares están positivamente relacionadas con el conflicto trabajo-familia y conflicto trabajo-familia esta positivamente relacionado con el estrés individual. El trabajo concluye con la siguiente sugerencia: la importancia de considerar el apoyo de la familia como una variable moderadora en la relación entre las responsabilidades de la familia y el conflicto trabajo-familia, y el conflicto trabajo-familia y el estrés (Otálora Montenegro, 2007).

En Venezuela, se realizó un estudio sobre la asociación existente entre las gratificaciones y las interferencias generadas en la relación trabajo-familia y su impacto en la salud de mujeres trabajadoras. Se utilizó un diseño no experimental correlacional. Se aplicó en Caracas, Venezuela, durante el año 2006, a un grupo de 402 mujeres trabajadoras con edades comprendidas entre 27 y 71 años, una batería de pruebas para medir relación trabajo-familia, autoestima, ansiedad, depresión, bienestar, percepción de salud y número de síntomas. Los resultados fueron que se encontró que las gratificaciones en la relación trabajo-familia están relacionadas con un mayor bienestar y autoestima, así como con menor depresión, ansiedad y síntomas reportados. Una mayor interferencia se asoció a una mayor depresión, ansiedad y número de síntomas. (Feldman, 2008).

La autora María Fernanda Rodríguez Montaña (Rodríguez Montaña, 2008) refiere estudios relacionados con el tema en donde cita el que realizó Bosch (Bosch Fio, Ferrer, & Gili Planas, 1998) en el cual encuestó a 540 mujeres casadas, amas de casa y empleadas asalariadas, encontrando que ambos grupos realizan una doble jornada. También menciona otro estudio realizado en 1998 en donde se encontró que las amas de casa tienen hábitos más saludables, pero presentan mayores síntomas agudos y enfermedades crónicas debido a las altas horas de trabajo doméstico el cual no es remunerado, encontrando también por otro lado que el trabajo remunerado resulta beneficioso para el estado de salud (Rohlf, De Andres, Artazcoz, Ribalta, & Borrel, 1997).

En México, Irma de Lourdes Alarcón realizó un estudio en el que participaron 10 parejas heterosexuales que viven en la ciudad de México en el que se explora la relación entre géneros tendiente a la equidad y cómo concilian su participación en la vida familiar y en el ámbito laboral. Los hallazgos presentados abarcan la participación en el trabajo doméstico, extradoméstico, el cuidado de los hijos y la conciliación de su participación en su vida personal. Las características de las parejas fueron la edad entre 29 y 53 años, con título universitario y en ejercicio profesional, con o sin hijos (Alarcón, 2012).

También en México, Martha Carrario realizó otro estudio que aborda el tema de la dificultad para conciliar las esferas del trabajo y la familia. Dicha autora presenta en su artículo varios testimonios de mujeres que viven la situación de participar en el ámbito público y sus efectos de conciliar este rol con su ámbito privado. La autora explora la conciliación entre vida pública/ laboral y vida privada/doméstica que sufren las mujeres en ambas esferas (Carrario, 2008).

Otro estudio realizado en México fue hecho por María Antonieta Covarrubias quien aborda el tema de madres-padres contemporáneos y su ejercicio de la maternidad y el trabajo. Se realizó un estudio cualitativo a través de entrevistas a padres y madres de clase media, residentes de la zona conurbana de la ciudad de México. Se presentan las reflexiones que hicieron madres de familia que tuvieron que abandonar el campo laboral y la autora presenta una crítica sobre el tema al igual que propone alternativas (Covarrubias Terán, 2012).

Marco conceptual

En el desarrollo de la presente investigación se utilizaron los conceptos de trabajo remunerado, trabajo no remunerado, carga total de trabajo los cuales se tomaron del Glosario de Instituto Nacional de Estadística y Geografía.

Trabajo remunerado o trabajo para el mercado: Actividades que realizan las personas para producir bienes y servicios a cambio de un pago o remuneración, incluye a los trabajadores familiares sin recibir pago.

Trabajo no remunerado: Comprende los servicios domésticos y personales no remunerados proporcionados y consumidos dentro del mismo hogar, esto es, el trabajo doméstico, los cuidados y apoyos a los integrantes de ese mismo hogar; el apoyo no remunerado a otros hogares y a la comunidad.

Carga total de trabajo: Integra el trabajo remunerado y el trabajo no remunerado.

METODOLOGÍA

La metodología utilizada para alcanzar los objetivos planteados en la investigación fue la que se describe a continuación:

Diseño de la investigación: Estudio piloto de tipo cuantitativo de corte transversal.

Universo de estudio: Población económicamente activa femenina de la ciudad de Chihuahua, Chihuahua, México, con una edad entre 26 y 65 años.

Recolección y procesamiento de datos: La técnica utilizada en esta investigación fue una encuesta de 66 items que miden 8 dimensiones la cual fue diseñada con base a instrumentos de medición adaptados a los objetivos del estudio, las cuales se mencionan en la siguiente tabla:

DIMENSIÓN	INSTRUMENTO ORIGEN	REFERENCIA
Carga total de trabajo: Trabajo remunerado y trabajo no remunerado	Encuesta Nacional sobre Uso del Tiempo 2009, versión 18, 25 de Septiembre de 2009	Instituto Nacional de Estadística y Geografía; Instituto Nacional de las Mujeres México
Conflicto trabajo familia y conflicto familia trabajo	Rational Versus Gender Role Explanations for Work-Family Conflict	Journal of Applied Psychology 1991, Vol. 76, No. 4, 560-568
Salud física y salud mental	SF-12 Health Survey	Ware JE Jr, Kosinski M, Keller SD. A 12-Item Short-form Health Survey: construction of scales and preliminary tests of reliability and validity. Med Care. 1996;34:220-33
Satisfacción en el trabajo	Minnesota Satisfaction Questionnaire (MSQ Short form)	Vocational Psychology Research, University of Minnesota, Copyright 1977
Satisfacción con la vida	Escala de satisfacción con la vida (SWLS)	Reproducido con permiso de Ed Diener, Ph.D. Copyright © Ed Diener. Situado en el dominio público por Ed Diener. Traducido y diseñado en Español por José A. Reyes-Torres, PsyD.

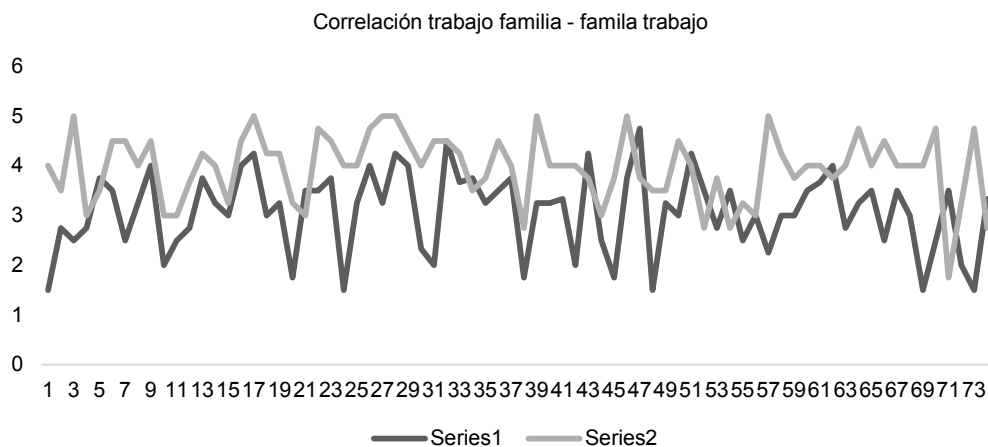
La muestra fueron mujeres de la ciudad de Chihuahua, que trabajan en un ambiente formal, con un horario de trabajo fijo, con un promedio de 40 horas de trabajo a la semana, de 27 a 65 años de edad, en promedio de 41 años. Tienen 1.5 hijos, y 34% de ellas tienen hijos menores de 6 años. El promedio de nivel educativo es el de educación media y superior y el nivel de ingresos se encuentra en el rango de \$5,000.00 a \$10,000.00 pesos mensuales.

El alfa de Cronbach del instrumento de medición obtuvo una calificación de 0.85.

RESULTADOS

Carga Total De Trabajo: Los resultados obtenidos afirman, que las mujeres realizan una doble jornada de trabajo al destinar 44.98 horas en promedio a la semana al trabajo no remunerado y 39.56 horas en promedio a la semana al trabajo remunerado, es decir, su carga total de trabajo es de 84.54 horas promedio a la semana. De lo anterior se puede deducir que las mujeres destinan más tiempo al trabajo no remunerado que al trabajo remunerado. En cuanto a las horas de sueño, las mujeres destinan 6.03 horas en promedio diarias y permanecen despiertas 17.43 horas promedio al día.

Conflicto Trabajo Familia Y Familia Trabajo: El 92% de las mujeres encuestadas refieren cansancio al salir del trabajo y tener que realizar actividades necesarias para el hogar y un porcentaje poco menor refieren sentirse cansadas en el trabajo debido a las cosas que tienen que hacer en la casa.



Salud Física Y Salud Mental: La salud física y la salud mental están íntimamente relacionadas con una correlación del 0.93. También las madres que tienen hijos menores de 6 años presentan un índice de salud física menor que aquellas que tienen hijos de entre 6 y 18 años. Por otro lado, las mujeres que tienen hijos mayores de 18 años presentan un índice de salud ligeramente menor que los dos grupos anteriores, lo cual puede obedecer a que la edad de los hijos es mayor.

Satisfacción Y Desempeño Laboral: La satisfacción con la vida se ve afectada por la satisfacción laboral con un coeficiente de correlación bajo pero significativo.

Satisfacción Con La Vida: La satisfacción con la vida está siendo afectada por la salud mental.

CONCLUSIONES

Los resultados confirman la existencia de una doble jornada de trabajo de las mujeres de la ciudad de Chihuahua lo cual trae como consecuencia el conflicto trabajo familia, ya que la mayoría de las mujeres manifiestan su cansancio al llegar a su casa después de haber cumplido con su jornada laboral y tener que atender las labores domésticas. Esta situación se observa más en las mujeres con hijos menores de 6 años, debido al tiempo de atención que requieren los niños de esa edad. También la salud mental es la más afectada en estos casos, debido al estrés que puedan experimentar por no alcanzar a satisfacer todas las demandas. También la satisfacción con la vida que va ligada a la salud mental, afecta de una manera directa al desempeño y satisfacción en el trabajo.

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“*Animo a todas las mujeres a creer en sí mismas, a que confíen que son capaces de llevar una vida profesional exitosa, además de una vida familiar exitosa*”. Chanda Kochhar, Directora General y Directora Ejecutiva del Banco ICICI

LA INFORMACIÓN FINANCIERA Y SU RELEVANCIA EN EL DESEMPEÑO DE LAS ORGANIZACIONES

Loreto María Bravo Zanoguera, Universidad Autónoma de Baja California
Plácido Valenciana Moreno, Universidad Autónoma de Baja California
Sósima Carrillo, Universidad Autónoma de Baja California
Ana Cecilia Bustamante Valenzuela, Universidad Autónoma de Baja California

RESUMEN

La presente investigación tuvo como objetivo analizar la relación que existe entre la información financiera y el desarrollo de las organizaciones en Mexicali, Baja California, México. El diseño de investigación fue descriptivo, no experimental, transversal, para obtener la información se utilizó un cuestionario que se aplicó a una muestra de ochenta empresas, los datos obtenidos se procesaron y analizaron por medio del programa SPSS. Entre los resultados obtenidos se encontró que se elabora información financiera en forma periódica, sin embargo no se aprovecha mediante la utilización de técnicas financieras de control y planeación, siendo estos factores importantes para el mejor desempeño y competitividad de cualquier organización.

PALABRAS CLAVES: Información Financiera, Desempeño, Organizaciones

FINANCIAL REPORTING AND ITS SIGNIFICANCE IN THE PERFORMANCE OF ORGANIZATIONS

ABSTRACT

This research aimed to analyze the relationship between financial reporting and the development of organizations in Mexicali, Baja California, Mexico. The research design was descriptive, not experimental, cross, to obtain information a questionnaire applied to a sample of eighty companies, the data obtained were processed and analyzed using the SPSS program was used. Among the results was found that financial information is prepared periodically, but not exploited by using financial planning and control techniques, these being important for the best performance and competitiveness of any organization factors.

JEL: M10

KEYWORDS: Financial Reporting, Performance Organizations.

INTRODUCCIÓN

La necesidad de supervivencia de los negocios obliga a que las organizaciones sean creativas e innovadoras y a aplicar todas las herramientas administrativas existentes para mejorar el desempeño de las mismas.

La composición de las organizaciones a nivel mundial, y en México se basa en pequeñas y medianas empresas (Pymes), participando en el desarrollo económico tanto por su contribución al empleo, como por su aportación al Producto Interno Bruto (PIB), sin embargo, debe reconocerse que su gestión administrativa y financiera no funciona dentro de los paradigmas de eficiencia empresarial ya que cuentan con sistemas administrativos obsoletos, así como la falta de preparación gerencial y una contabilidad orientada sólo al cumplimiento de la norma tributaria, siendo estos algunos de los factores que las afectan. (Mosqueda, 2008).

De acuerdo a un estudio realizado por Zevallos en 2007 las empresas latinoamericanas señalan como principales limitantes en su desarrollo los siguientes aspectos: funcionamiento del estado, problemas sociales y el área financiera, los dos primeros aspectos han sido constantes siendo los problema sociales una sorpresa en este tipo de estudios (Saavedra, 2014).

La operación financiera como su administración son factores muy importantes para el trabajo diario de la toma de decisiones del pequeño empresario, que garantizan que una empresa tenga éxito en una economía de crecimiento y desarrollo continuo (Mercado, 2007).

El área financiera de las organizaciones tanto públicas como privadas, incluye registro y control de las operaciones, elaboración de información financiera, obtención y utilización eficiente de los recursos, aplicación de herramientas financieras y administrativas, todo esto con la intención de tomar decisiones adecuadas para lograr el objetivo planteado por la organización. La elaboración adecuada y oportuna de la información financiera son características necesarias para contar con los elementos y aplicar herramientas financieras y administras que aseguren una mejor toma de decisiones, promoviendo el mejor desempeño de las organizaciones.

El objetivo general de esta investigación fue identificar las herramientas financieras y administrativas utilizadas por los administradores, conocer que información financiera elaboran y si era utilizada para tomar decisiones.

REVISIÓN LITERARIA

Para fomentar el desarrollo de las organizaciones los gerentes o directivos deben apoyarse en la información financiera para tomar decisiones adecuadas, encaminadas a lograr los objetivos de las empresas, mediante una administración eficiente.

De acuerdo a las Normas de Información Financiera la información financiera emana de la contabilidad, es información cuantitativa y descriptiva, que muestra la posición y desempeño financiero de una entidad y se representa por medio de los estados financieros. Utilizando los estados financieros y otros elementos de juicio los usuarios de la información financiera podrán evaluar las perspectivas de la entidad y tomar decisiones de carácter económico sobre la misma. (CINIF, 2014)

Teniendo en cuenta que la capacidad gerencial puede marcar la diferencia entre una empresa y otra; porque de la capacidad de los líderes para tomar decisiones acertadas, de su visión de negocio, de su habilidad para responder de manera creativa y flexible a nuevas oportunidades de mercado; se lograran mayores ventajas competitivas, necesarias para el desarrollo organizacional (Jiménez, 2006 citado en Sarmiento, Sánchez y Cruz 2009).

La capacidad gerencial es factor indispensable para el desarrollo y desempeño de cualquier organización, la buena gestión administrativa y financiera requiere tomar en cuenta la información financiera para aplicar estrategias, controles adecuados y utilizar herramientas para optimizar los recursos.

METODOLOGÍA

El método que se utilizó en esta investigación fue descriptivo, no experimental transversal, la información se obtuvo de forma documental y de campo, recolectándose los datos de las empresa en un solo momento.

Se elaboró un cuestionario 84 ítems con preguntas cerradas de opción múltiple en su mayoría, a excepción de preguntas de información general de la organización. La muestra a la que se aplicó el instrumento fue

de 80 empresas considerando como marco muestral el padrón del Sistema de Información Empresarial Mexicano SIEM.

RESULTADOS

A continuación se describen los principales resultados obtenidos de la aplicación del cuestionario a ochenta organizaciones establecidas en Mexicali, Baja California México.

En un 54% de los casos se encuentran constituidas como personas morales, teniendo una estructura legal como persona física el 46%, las personas entrevistadas fueron gerentes 63% y propietarios 37%. En cuanto a la información financiera generada el 58% elaboran tanto información financiera como fiscal, siendo el 14% de las empresas que genera únicamente información fiscal. Principalmente elaboran el Balance General y el Estado de resultados, y en menor porcentaje elaboran los cuatro estados financieros básicos, mensualmente elaboran los estados financieros. Un 65% de las empresas utiliza los estados financieros para tomar decisiones, solo un 4% menciona no utilizar nunca la información del área de contabilidad o finanzas, y utilizan poco las herramientas financieras de control y planeación, resalta el hecho de que la necesidades de efectivo en 38% de los caos se determina por experiencia, en 25 % según se presente la situación, y solo el 30% lo determina mediante un presupuesto de efectivo.

CONCLUSIONES

Las organizaciones elaboran información financiera pero no en forma completa como lo establecen las normas de información financiera, además no la aprovechan en la aplicación de herramientas financieras de control y planeación, que les daría elementos para una mejor toma de decisiones y ayudaría a eficientizar todos los recursos y realizar las operaciones y actividades que impacten positivamente en mejorar su desempeño y competitividad.

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ESTADO DEL ARTE Y RELEVANCIA DEL SÍNDROME BURNOUT CON ENFOQUE EN LAS PEQUEÑAS Y MEDIANAS EMPRESAS DE CD. JUÁREZ CHIHUAHUA

Norma Liden Altamirano Ramos, Universidad Autónoma de Ciudad Juárez
Flor Rocío Ramírez Martínez, Universidad Autónoma de Ciudad Juárez
Blanca Lidia Márquez Miramontes, Universidad Autónoma de Ciudad Juárez

RESUMEN

Durante varios años se ha intentado analizar el comportamiento del ser humano en el campo laboral, Herbert Freudenberger durante el año de 1974 utilizó la palabra burnout por primera vez, definiendo el término como cansancio excesivo, pérdida de energía y motivación de una persona. Al prolongarse los síntomas en el tiempo, se afectan las actitudes de servicio, los modales de una persona, así como el comportamiento de la misma, lo cual perjudica su ámbito laboral. Dentro de las investigaciones que se han realizado sobre el síndrome de burnout se destacan Maslach & Jackson (1981) con el instrumento de medición Maslach Burnout Inventory (MBI) y Gil- Monte (2005) quien creó el Cuestionario para la Evaluación del Síndrome de Quemarse por el Trabajo (CESQT), el cual permite evaluar el síndrome de burnout en trabajadores de habla hispana. Estos instrumentos apoyan en el diagnóstico del síndrome de burnout, sin embargo los estudios se han realizado principalmente en hospitales y escuelas. Hace falta realizar estudios en otras poblaciones como pymes de servicio en donde se han documentado malos tratos del personal hacia los clientes, este comportamiento puede deberse al síndrome de burnout y puede frenar el emprendimiento. PALABRAS CLAVES: Burnout, Pymes, Emprendimiento.

STATE OF THE ART AND RELEVANCE OF THE BURNOUT SYNDROME FOCUSED ON SMALL AND MEDIUM BUSINESSES IN CD. JUAREZ, CHIHUAHUA

ABSTRACT

We have tried to analyze the behavior of human beings in the workplace for several years. Herbert Freudenberger in 1974 used the word “burnout” for the first time to define the excessive tiredness, energy loss, and a person’s motivation. When these symptoms extend, personnel’s service attitude and modals get affected, as well as their behavior which damages their work environment. Among the research that have been carried out about the burnout syndrome, we can highlight Maslach & Jackson (1981), with the Maslach Burnout Inventory (MBI) measuring instrument and Gil- Monte (2005) who created the Questionnaire for the Evaluation of Work Burnout Syndrome (CESQT), which allows the evaluation of the burnout syndrome in Spanish speaking workforce. These instruments support the burnout syndrome diagnosis, however, these studies have been performed mainly in hospitals and schools. It is still necessary to make these studies in other sectors of the population as service “pymes” (small and medium size businesses) where personnel mistreatment towards customers has been documented. This behavior could be derived from the burnout syndrome and could hold back entrepreneurship.

JEL: M1

KEYWORDS: Burnout, Pymes, Entrepreneurship.

INTRODUCCION

Las pequeñas y medianas empresas en Ciudad Juárez, además de la problemática que enfrentan para ser competitivas y seguir en el mercado están siendo afectadas por dificultades en la atención a sus clientes. Las largas filas para ser atendidos, la aglomeración de personas, un servicio deficiente y poco personalizado y el maltrato del personal hacia los clientes pueden ser ocasionados por la presencia del síndrome de burnout.

Existen varias explicaciones que pudieran darse a este fenómeno, se tienen aportaciones de Herbet Freudenberger (1974) quien determina el síndrome de burnout o Síndrome de Quemarse por el Trabajo (SQT) como el causante de dichos maltratos, Maslach & Jackson (1981) por su parte proporcionan una definición concreta de este síndrome y elaboran un instrumento que permite evaluar si un trabajador presenta burnout. En la actualidad Gil-Monte (2005) ha fortalecido estas aportaciones creando el Cuestionario para la Evaluación del Síndrome de Quemarse por el Trabajo (CESQP), que permite medir el síndrome de burnout en trabajadores de habla hispana.

La presente investigación se divide en tres apartados: en la sección de revisión de literatura se plasman los inicios del burnout, las definiciones del término y los modelos y autores que lo abordan. En el segundo apartado se presenta el análisis del síndrome de burnout en Pequeñas y medianas empresas (Pymes). En el apartado final se presentan las conclusiones de la investigación.

REVISION DE LITERATURA

Definiciones y Antecedentes del Burnout

La palabra burnout fue utilizada por primera vez en el ámbito psicológico por Herbert Freudenberger (1974) quien se percató que en la clínica en la que trabajaba los voluntarios no tenían el mismo rendimiento ni el mismo entusiasmo después de un año de servicio. Los voluntarios mostraban síntomas de ansiedad y depresión, así como agresividad en el trato a los pacientes. Freudenberger estudió dicho fenómeno dando como resultado la primera definición del síndrome de burnout, describiéndolo como el deterioro y cansancio excesivo progresivo unido a una ausencia drástica de energía. Este síndrome va acompañado a menudo de una pérdida de motivación que a lo largo del tiempo afecta las actitudes, modales y el comportamiento en general.

Pines & Kafry (1978) concuerdan con Freudenberger al mencionar que el síndrome de burnout consiste en una pérdida considerada de motivación, actitud y agotamiento físico. Dale (1979) uno de los pioneros de este concepto, define el burnout como una consecuencia del estrés laboral y señala que podría variar en relación a la intensidad y duración de una jornada de trabajo.

Durante los años 80's, el término burnout fue relacionado cada vez más con el aspecto laboral, por lo tanto todas las aportaciones que se realizaron fueron con un enfoque productivo. El primero en definir el término de burnout en el ámbito laboral fue Machlowitz (1980) quien menciona que el burnout, es un estado en el que la persona es apasionada de su trabajo y pasa mucho tiempo en el mismo, lo que conlleva a un desequilibrio productivo y como consecuencia, en un determinado periodo se presenta una reacción aversiva hacia el trabajo.

Freudenberger (1980) complementa el término señalando que es un "vaciamiento de sí mismo" palabras que define como consecuencia del esfuerzo excesivo por alcanzar determinada expectativa, esta puede no ser realista y puede ser puesta por la misma persona o por la sociedad, dando como consecuencia el agotamiento de los recursos físicos y mentales. Cherniss (1993) coincide con la primera definición que manifiesta Freudenberger en el año de 1974, donde señala que el síndrome de burnout ocurre con los

cambios que pasan en el transcurso de un largo tiempo, en trabajadores cuyos trabajos son frustrantes o con una demanda excesiva.

Pines & Kafry (1981) realizaron una nueva aportación al término burnout. La nueva aportación no solo lo define como un estado de agotamiento físico y mental, sino también lo relacionan con el factor tiempo, señalan que se presenta en personas que trabajan durante largos periodos de tiempo y esta situación afecta directamente las emociones de los trabajadores.

Maslach & Jackson (1981) definen el término burnout como un síndrome tridimensional caracterizado por agotamiento emocional, despersonalización y reducida realización personal. El síndrome de burnout tiene tres dimensiones y las personas que trabajan directamente con otras personas son más propensas a sufrirlo, por ejemplo: doctores, maestros, policías etc. A diferencia de Maslach & Jackson, Gil- Monte (2005) considera que el SQT o burnout es un síndrome multimensional, menciona que esta compuesto por cuatro elementos principales, la ilusión por el trabajo, el desgaste psíquico, la indolencia y la culpa.

Los años 90's fueron un escalón para el planteamiento de nuevas definiciones sobre el término burnout. Starrin & Larsson (1990) señalan que todos saben lo que el burnout es, sin embargo la mayoría puede ignorar su definición, tiene un enfoque social, es decir, que el burnout depende del papel que represente en dicho momento para la sociedad y las condiciones sociales que este fenómeno produzca. Los autores parten de que el burnout afecta de forma individual a una sociedad abstracta.

Gil Monte & Peiro (1997) consideran al burnout como "una respuesta al estrés laboral crónico, acompañado de una experiencia subjetiva de sentimientos, cogniciones y actitudes, las cuales provocan alteraciones psicofisiológicas en la persona y consecuencias negativas para las instituciones laborales." Debido a la complejidad del síndrome de burnout se han realizado diversos modelos desde diferentes enfoques, los cuales se encuentran fundamentados en investigaciones y estudios empíricos que intentan explicar las causas, consecuencias y desarrollo del burnout. Algunos de los modelos más significativos se mencionan a continuación:

Kyricou et al (1978) realizó un estudio con 127 profesores a los cuales les provocó diferentes reacciones relacionadas con el estrés, burnout y síntomas de ansiedad. En base a los resultados obtenidos en el estudio se determinó que las causas del burnout se encuentran relacionadas con el estrés, el cual surge como un desequilibrio entre las estrategias que el docente realiza durante su jornada de trabajo contra las demandas laborales. El modelo Kyricou & Sutcliffe hace hincapié en los factores personales, organizacionales y profesionales los cuales son determinantes e influyen durante todo el proceso. Rudow (1999) tomó como referencia el estudio del profesor Kyricou y analizó estudios que relacionaron aspectos fisiológicos y bioquímicos del síndrome de quemarse por el trabajo. Según Rudow la sobrecarga laboral y el estrés crónico son causas principales del burnout lo que provoca la reducción de la actividad laboral.

Leithwood, Menzies et al (1999) realizaron 18 estudios empíricos sobre el burnout en el área educativa. Partiendo de los datos obtenidos generaron un modelo que explica el síndrome burnout en profesores. Dicho modelo contiene tres conceptos principales interrelacionados: las transformaciones en la escuela, las decisiones de los administradores, y los factores organizacionales y personales.

Maslach & Jackson (1981) señalan que el burnout es un síndrome psicológico constituido por el agotamiento emocional, componente de estrés que implica una capacidad para obtener de uno mismo los suficientes recursos emocionales necesarios para afrontar el trabajo; la despersonalización, este concepto está asociado a la evaluación de los demás en la que afloran sentimientos negativos de distanciamiento y cinismo con respecto a los clientes y una baja realización personal, aspecto relacionado con la evaluación negativa de uno mismo y con sentimientos de insatisfacción sobre el resultado de su trabajo. Lo primero que aparece en el sujeto es el cansancio emocional dando paso posteriormente a la despersonalización y a la baja realización personal.

Los instrumentos de medición permiten obtener la información cuantitativa para analizar e interpretar los factores que forman parte de un estudio. Dentro de las investigaciones del síndrome de burnout, son los instrumentos de medición los que permitirán evaluar y conocer los factores que afectan a los individuos en dicho padecimiento, comprendiendo diversos enfoques según la teoría que los sustente.

El cuestionario (MBI) elaborado por Maslach & Jackson (1981), el cual tuvo una duración de ocho años hasta llegar a su estructura actual, en un inicio estaba constituido por 47 ítems, que fueron reducidos a 25, hasta quedar conformado por 22 ítems en una escala de Likert de siete puntos, comprende desde nunca – hasta diario, El MBI se divide en tres subescalas de acuerdo a las dimensiones definidas. La primera es el cansancio emocional integrado por 9 ítems, la segunda es la despersonalización constituido por 5 ítems y por último la baja realización personal, formada por 8 ítems. Cada una de las subescalas mide el síndrome de burnout en tres niveles bajo, medio y alto, lo cual permite determinar el grado que está presente en los individuos.

Debido a las diferentes adaptaciones que ha sufrido dicho instrumento se ha logrado medir el burnout en diversas áreas profesionales, razón por lo cual es uno de los instrumentos más utilizados. Gil-Monte (2005) difiere con el cuestionario de Maslach & Jackson, por lo cual diseñó el Cuestionario para la Evaluación del Síndrome de Quemarse por el Trabajo (CESQT), este instrumento evalúa las cogniciones, las emociones y las actitudes de las personas y de una manera estratégica las relaciona con el ámbito laboral mediante cuatro escalas, la ilusión por el trabajo (It) con 5 ítems, la cual consiste en el deseo que tiene el trabajador por alcanzar las metas laborales dada la satisfacción que estas producen para sí mismo. Los ítems están formulados de forma positiva, lo cual significa que las bajas puntuaciones dan origen al burnout.

El Desgaste psíquico (Dp) con 4 ítems que mide el deterioro físico y mental producido por la convivencia diaria con las personas, las cuales tienden a ser o generar los problemas del trabajador; la Indolencia (In) se caracteriza por la indiferencia y el cinismo del trabajador hacia los clientes, dentro del instrumento corresponden 6 ítems a dicha escala. Al evaluar al trabajador con una puntuación alta es caracterizado como insensible ante los problemas de otras personas. En el cuestionario además se mide el sentimiento de Culpa (C) con 5 ítems. Dicho sentimiento comprende la culpa que siente el trabajador por su comportamiento laboral, principalmente el trato indigno que ha brindado a los clientes o usuarios de su servicio.

Los primeros 15 ítems del instrumento determinan el síndrome de quemarse por el trabajo. Los cinco ítems de la culpa (escala) determinan únicamente si el trabajador presenta sentimientos de culpa en su comportamiento laboral. Este cuestionario tiene dos modelos, la primer versión (CESQT) está destinada a la evaluación de profesionales que tienen trato directo con personas en su área de trabajo, y otro de ellos para la versión de Desencanto profesional (CESQT-DO), dirigida a los profesionales que no tienen contacto habitual con personas en su lugar de trabajo. Ambos instrumentos tanto el de Maslach & Jackson (1981) como el de Gil-Monte (2005) son de gran utilidad pero falta adaptarlos para estudiar el síndrome en otras entidades y poblaciones.

El Burnout y las Pequeñas y Medianas Empresas (PYMEs)

La creación y el desarrollo de nuevos proyectos emprendedores han tomado gran importancia en los últimos años, dada su repercusión en el crecimiento económico del país. Wenekers et al (2005) señalan que el emprendimiento es uno de los principales impulsores de la competitividad, la innovación, el desarrollo económico y social.

El emprendimiento es un elemento clave para el desarrollo económico y social, Shane & Venkataraman (2000) señalan implica estudiar las fuentes de oportunidades existentes, los procesos de descubrimiento y la evaluación y explotación de oportunidades.

Para Cueva (2012) el emprendimiento es una actividad que involucra el proceso de creación de nuevas empresas, la consolidación de las actuales y la expansión de las firmas en los mercados globales, entre otros aspectos clave. Guarda una estrecha relación con la dinámica productiva de los países, el crecimiento económico, el desarrollo social y la formación de una fuerte cultura empresarial necesaria para el progreso. Durante varias décadas el crecimiento económico de un país, en especial el empleo, estuvo relacionado con grandes empresas y corporativos, a partir de la década de los 90's, se incrementó la participación de pequeñas y medianas empresas (Pymes). Las Pymes mexicanas cerraron en cifras del 2013 con una plantilla laboral de 12.29 millones de personas, cifra 0.81% menor a los 12.39 millones al cierre de 2012, señalan datos de la Encuesta Nacional de Ocupación y Empleo (ENOE) elaborada por el Instituto Nacional de Estadística y Geografía (INEGI).

Las pequeñas y medianas empresas toman el riesgo de entrar al mercado, invierten capital y recursos, detonan la creación de empresas, y todo este esfuerzo puede venirse abajo simplemente por no saber detectar la presencia del síndrome de burnout en sus trabajadores.

CONCLUSIONES

Es necesario evaluar el síndrome de burnout en las pequeñas y medianas empresas de Ciudad Juárez, ya que la presencia de este síndrome puede inhibir el emprendimiento. Un cliente que recibe un mal trato por parte de un empleado de una pyme generalmente no realiza una queja pero no vuelve a consumir en el establecimiento, lo que representa el inicio del fracaso de las empresas de nueva creación.

Un adecuado diagnóstico del síndrome de burnout ayudaría a que las pymes encontraran a tiempo una solución a este síndrome, generador de malos tratos, en lugar de despedirse de buenos clientes. Es difícil emprender un negocio y aún más lograr clientes leales, por lo cual identificar y erradicar el síndrome de burnout de los empleados debiera ser una prioridad para las pequeñas y medianas empresas.

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LA TEORÍA DEL ESTADO DE BIENESTAR COMO ORIGEN DE LOS PROGRAMAS SOCIALES DEDICADOS A LA VEJEZ

Flor Rocío Ramírez Martínez, Universidad Autónoma de Ciudad Juárez
Luis Flores Padilla, El Colegio de Chihuahua.

RESUMEN

La ayuda económica que surge en la Edad Media para apoyar a los desprotegidos y que actualmente llamamos beneficencia es el primer acercamiento que se tiene a lo que hoy conocemos como programas sociales, que tienen su fundamento en el estado de bienestar. Uno de los principales objetivos del estado de bienestar es proporcionar niveles de vida digna a los ciudadanos que no sean capaces de mantenerla por sus propios medios. El INEGI (2014) determinó que la esperanza de vida de las mujeres en México se incrementó a 77.5 años y la de los hombres a 72.1 años. La importancia de este incremento nos hace remontarnos 125 años atrás para analizar las bases del estado de bienestar, en las que se sustenta el que llamaremos “estado de bienestar para la vejez” del cual el canciller alemán Otto Von Bismarck instauró las bases en Alemania al crear el seguro de invalidez y vejez en 1889. Una de las etapas más predecibles en la vida es la vejez, pero es difícil saber en qué condiciones se llegará, aquí es donde tienen un papel fundamental los programas sociales dentro del estado de bienestar.

PALABRAS CLAVES: Bienestar, Vejez, Salud, Programas sociales.

THE WELFARE STATE THEORY AS THE SOURCE OF SOCIAL PROGRAMS DEDICATED TO THE ELDERLY.

ABSTRACT

The economical help that arises from the Middle Ages to support the underprivileged and that we currently refer to as charity, is the first approach to what we know today as social programs which foundations reside in a welfare state. One of the main objectives of the welfare state is to provide dignified living standards to those citizens that are not capable of obtaining it on their own. INEGI (National Statistics and Geography Institute – 2014) found that life expectancy for women in Mexico increased up to 77.5 years and men’s up to 72.1 years. The importance of this increase makes us go 125 back to analyze the basis for the welfare state on which stands what we call “welfare state for the elderly” on which Otto Von Bismarck, German Chancellor, established the basis in Germany to create the disability and old age insurance program in 1889. One of the most predictable stages in life is old age, but it is difficult to foresee in which condition one will get there. Here is where social programs within a welfare state play a key role.

JEL: I3

KEYWORDS: Welfare, Elderly, Health, Social Programs.

INTRODUCCIÓN

El estado de bienestar es uno de los principales logros de nuestra civilización. El estado de bienestar enfocado en los adultos mayores al que llamaremos estado de bienestar para la vejez ha permitido que los ancianos en condiciones de pobreza encuentren mejores condiciones de vida. De acuerdo a las proyecciones

de la pirámide poblacional, en México la población de adultos mayores tendrá el crecimiento más alto en la primera mitad del siglo XXI. De tal manera que en el año 2050 habrá 25.9 millones de personas mayores de 60 años, lo que representa un grave problema para los programas sociales para adultos mayores, por los recursos que se tendrán que aplicar en base al aumento de los beneficiarios. Esta investigación dentro de la revisión de literatura está dividida en tres apartados en donde se analiza el origen del estado de bienestar, la crisis del estado de bienestar y el estado de bienestar de la salud en la vejez. Los gobiernos deben fortalecer el estado de bienestar para los adultos mayores a través de programas sociales con condiciones para que los adultos mayores puedan lograr una vida digna.

REVISIÓN DE LITERATURA

Origen Del Estado De Bienestar

Desde la Edad Media y hasta alrededor del siglo dieciocho en Europa la sociedad comienza a considerar la ayuda económica a modo de “limosna” como una manera de ayudar a las personas más necesitadas. Para Evangelista (2001) ahí se inicia lo que constituye una de las formas de ayuda social más importantes de hoy en día: la beneficencia, que es definida como el acto de prestar algún modo de asistencia a las personas en necesidad, otorgando cierta protección a los grupos vulnerables dentro de la sociedad.

Evangelista (2001) y Nina (2008) concuerdan en la definición de beneficencia como un sistema de protección social que tiene su base en la asistencia a grupos desprotegidos y que aunque principalmente es llevado a cabo por instituciones del estado, también puede efectuarse por organismos privados o instituciones religiosas. Esta definición del perfil de los beneficiarios, quienes son los usuarios de los programas sociales, revela otra necesidad: distribuir muy pocos recursos entre un gran número de personas.

Esta ayuda económica que surge en la Edad Media y que hoy llamamos beneficencia es el primer acercamiento que se tiene a lo que hoy conocemos como programas sociales que tienen su fundamento en el estado de bienestar. Uno de los principales objetivos del estado de bienestar es proporcionar niveles de vida digna a los ciudadanos que no sean capaces de mantenerla por sus propios medios. El estado proporciona protección sobre riesgos derivados de situaciones esperadas como la vejez o de situaciones inesperadas como la pérdida del empleo, de la salud, o necesidades económicas.

Con respecto a la vejez en México el Instituto Nacional de Estadística y Geografía (INEGI) determinó que la esperanza de vida de las mujeres en 2014 se incrementó a 77.5 años y la de los hombres a 72.1 años. La importancia de este incremento en la esperanza de vida nos hace remontarnos 125 años atrás para analizar las bases del estado de bienestar, en las que se sustenta el que llamaremos estado de bienestar para la vejez del cual el canciller alemán Otto Von Bismarck instauró las bases al crear el seguro de invalidez y vejez en 1889.

Una de las situaciones más esperadas de la vida es la vejez; en el mejor de los casos se espera su llegada, pero es difícil saber en qué condiciones se llegará, y es aquí en donde tiene un papel fundamental el estado de bienestar.

Briceño & Gillezeau (2012) señalan que entre la corriente liberal y socialista que predominaron en Europa a finales del siglo XVIII y comienzos del XIX, se creó un nuevo concepto que apoyaba la necesidad de desarrollar políticas sociales que disminuyeran los problemas que estaba generando el capitalismo. Esta nueva corriente recibió el nombre de estado benefactor, estado providencia (del Francés L'Etat Providence) o estado de bienestar (del Inglés Welfare State).

Los programas sociales tienen relación con el origen de las políticas públicas de desarrollo social, las llamadas “políticas sociales”. Vara-Horna (2007) indica que las políticas sociales fueron impulsadas por

los gobiernos europeos al finalizar la Segunda Guerra Mundial y se orientaron a procurar condiciones de vida aceptables para el conjunto de la sociedad. Esto implicó intentar, mediante su intervención, resolver los más diversos problemas sociales: desempleo, bajos salarios, analfabetismo, baja escolaridad, carencia de servicios básicos, enfermedades, etc.

El modelo Keynesiano de intervención estatal se reconoce como un importante antecedente del estado de bienestar, fue concebido por el economista británico John M. Keynes como consecuencia de la Gran Depresión Económica de los años treinta y se consolidó en los países desarrollados, después de la segunda guerra mundial. Después de la postguerra, el mundo obtuvo una de sus más grandes conquistas: el estado de bienestar, el cual ha sido replicado por varios países en el mundo con buenos resultados para disminuir la pobreza de sus ciudadanos. Por bienestar podemos entender las condiciones que se necesitan para tener una vida digna y por lo tanto en esta visión entra el gobierno para crear las condiciones necesarias para que la ciudadanía pueda lograrlo.

El estado de bienestar se ocupa de proporcionar la satisfacción de necesidades básicas para la vida tales como económicas, educativas y de salud, siendo el estado el que las rige. El origen de la intervención del estado en este tema aparece en la época del canciller Bismark, quien es considerado por muchos el fundador del estado alemán moderno. A él se debe en gran medida que Alemania fuera el primer país en crear una política social de estado, su obra es abordada por varios autores que se mencionan a continuación.

Después de la segunda guerra mundial surge la necesidad de que el estado intervenga no sólo en el plano económico sino en el plano social. Para Moreno (2001) se puede hablar de los orígenes del estado de bienestar a partir de la legislación social alemana en el periodo de gobierno del canciller, estadista y militar Otto von Bismarck, quien a fines del siglo XIX aprueba la primera legislación social alemana que entre sus leyes incluía la ley de seguro de enfermedad y maternidad de 1833, la ley de accidentes de trabajo de 1884 y la ley de jubilación y defunción de 1889. A finales del siglo XIX Europa empieza a ayudar a sus ciudadanos realizando un cambio en su manera de conceptualizar la pobreza, y se empieza a apoyar a la población buscando su bienestar, se comienzan a crear políticas públicas que regulen las desigualdades sociales.

Villarrespe (2002) señala que en el siglo XIX, la revolución industrial introdujo un cambio de percepción sobre la pobreza, asimilando a los pobres con los obreros industriales, es decir, tratando de incluirlos en la vida productiva, ya que se tenía la idea de que pobreza era igual a delincuencia. Debido a esta situación se implementaron controles para garantizar la honestidad, la dignidad y el apego social al trabajo de las personas menos favorecidas. Para el autor lo esencialmente importante es que el problema de los pobres se integra de forma estructural al estado. La caridad decreció cuando el estado asumió un nuevo centralismo con las siguientes variantes: a) como represor de vagos, b) como patrón de los verdaderamente necesitados, avalándolos en las posibilidades de empleo y, ocasionalmente, como proveedor de trabajos públicos, y c) como recopilador de información acerca de los pobres.

En Reino Unido los poderes públicos estatales fueron asumiendo funciones tradicionalmente desempeñadas por los concejos municipales o las iglesias, previo a la promulgación en 1834 de la New Poor Law. Para algunos historiadores esta fecha marcó los inicios de la construcción de los sistemas contemporáneos del bienestar. Las leyes en Gran Bretaña se modificaron estableciendo un sistema de ayuda a los pobres, los cuales antes sólo habían recibido apoyo a través de instituciones de beneficencia o de la iglesia. Estos cambios legales permitieron crear un marco jurídico reglamentario para apoyar a los más necesitados (Moreno, 2001).

A finales del siglos XIX, según la revisión de literatura, empiezan a generarse opiniones sobre el estado de bienestar, por ejemplo según documenta Krmpotic (2002) en el Congreso Internacional de Asistencia Pública y Privada, celebrado en París en 1889, se plantea el sostenimiento de la intervención del estado

como contralor de las instituciones privadas, y se empieza a considerar el asistencialismo como una actividad más racional.

Moreno (2001) indica que las bases del estado de bienestar en Estados Unidos se establecieron después de la depresión de 1929 y sobre todo con la aprobación, en 1935, de la Social Security Act, aunque posteriormente unos programas sociales menos comprensivos, y la carencia de un sistema nacional de salud pública, han configurado el welfare estadounidense, como un modelo de mínimos dentro de lo que se conoce como modelo anglosajón.

Marshall (1950) señala que la ciudadanía actual es resultado de un proceso histórico. Él examina este proceso a la luz de la experiencia inglesa, donde de manera no uniforme se han ido incorporando diferentes derechos en diferentes momentos de la historia. En este sentido, diferencia los derechos en tres grupos, a cada uno de los cuales les corresponde un siglo en el que fueron consolidados: derechos civiles (siglo XVIII), derechos políticos (siglo XIX) y derechos sociales (siglo XX). Pero para Marshall son los derechos sociales los que hacen de la ciudadanía una institución única y digna de ser defendida. Los derechos sociales son derechos universales que le asisten al ciudadano por su mera pertenencia a la comunidad, que se otorgan sin vinculación alguna con el lugar que éste ocupe en la división del trabajo o en los sistemas de jerarquías sociales.

El sociólogo Esping-Andersen apoyado en los planteamientos de Marshall se basa en el concepto de ciudadanía social para desarrollar su propio concepto sobre el estado de bienestar. Esping-Andersen (1993) construyó una tipología que identifica tres regímenes de bienestar, según el peso del estado y su intensidad redistributiva. De acuerdo al autor un régimen de bienestar es una combinación institucional de producción mixta de bienestar entre el estado, la familia, el mercado y la sociedad civil que depende de tres factores: la naturaleza de la movilización de las clases sociales, las estructuras de coalición de la clase política y el legado histórico.

a) El liberal-anglosajón: Es heredero del siglo XIX y la visión de “aliviar a los pobres”, el elemento central es el mercado y se aplica en los países anglosajones. Tiene un enfoque de asistencia social basado en necesidades y, en consecuencia, un sesgo hacia la focalización. En este régimen típico en los Estados Unidos, el mercado es la estructura fundamental y dominante del bienestar. La intervención del estado es limitada y la redistribución de la riqueza es un objetivo secundario. Los programas sociales sólo cubren a la población más pobre, los subsidios son modestos y duran poco, la sanidad es mayoritariamente privada, con programas públicos sólo para jubilados o con ingresos muy bajos. El mercado de trabajo está desregulado, con salarios mínimos irrisorios y escasa protección laboral.

b) El socialdemócrata: Desarrollado en los países escandinavos, se fundamenta en la búsqueda de la protección pública integral con una tendencia al igualitarismo. En ese sentido tiene una alta provisión de servicios sociales y se centra en el estado. Un país representativo de este esquema es Suecia, aquí el estado interviene con fuerza en la economía y su prioridad es la redistribución del ingreso y la igualdad en las oportunidades. Los programas sociales son extensivos, están bien financiados y cubren a toda la población. Los servicios públicos suelen ser excelentes. A pesar de que la regulación del mercado laboral es escasa, existen generosos subsidios de desempleo y agresivas políticas de inserción laboral. El resultado de este modelo es el de sociedades extremadamente igualitarias, con altos niveles de movilidad social, muy bajos niveles de pobreza y envidiables niveles de competitividad e innovación industrial gracias a una mano de obra bien calificada.

c) El conservador: Su mayor impacto se ha dado en la Europa continental y sus raíces son de carácter estatista, con influencia de la religión católica. Lo que busca es proteger individualmente a los trabajadores asegurándoles la ocupación mediante estrictas normas de contratación y despido. En este modelo se incluyen países como Alemania, Francia y Bélgica. La intervención del estado es considerable, pero sin

embargo la disposición redistributiva es limitada. Como los programas universales no acostumbran tener una buena calidad, los ciudadanos de clase alta recurren al sector privado. En este modelo existen agresivas políticas sociales de empleo y guarderías gratuitas, con mercados de trabajo muy regulado a fin de proteger a los que tienen empleo. El resultado de este modelo son sociedades igualitarias, con niveles de movilidad social no demasiado altos, con niveles de pobreza no excesivos pero con altas tasas de desempleo.

Para Pico (1999) el estado de bienestar comienza con mayor auge a partir de 1945 cuando la mayoría de los países capitalistas adoptan la doctrina del Reporte Beveridge y los postulados de política macroeconómica de Keynes. La teoría Keynesiana intentaba disminuir los efectos de la depresión actuando sobre la demanda agregada a través del estado. De ahí que la expansión de los programas de bienestar actuados desde arriba se justificaba no sólo con el fin de cubrir las necesidades básicas de la población, sino también como política económica para regular el mercado y reavivar el consumo.

Con respecto al Reporte Beveridge su autor fue William Beveridge, un inglés que en 1942 en plena guerra mundial creó varias obras que planteaban la necesidad de cambiar las políticas sociales para evitar que después de la guerra siguieran subsistiendo las desigualdades sociales. Beveridge quería evitar la pobreza, decía que el estado debe ofrecer un modelo de seguridad social donde se pueda contar con la oportunidad de un trabajo remunerado que permita estar a salvo de la misma.

Según Bustelo & Minujin (1997), el Reporte Beveridge plantea la convicción de evitar que después de la guerra se retomara el sistema de desigualdades sociales del pasado, promoviendo un programa completo de seguros sociales para trabajadores y no trabajadores que cubrieran la desocupación, la incapacidad, la maternidad, la viudez, etc. Asimismo propone la intervención estatal en la seguridad social y el otorgamiento de subsidios a las clases más necesitadas. A partir del reporte se abandona la idea de Bismark del seguro social sólo para trabajadores, para pasar a la idea de una protección mínima para todos, independientemente de si las personas contribuyeron o no.

Luhmann (1993), expone que si es posible hablar de una lógica del estado de bienestar, esta sólo puede ser comprendida mediante el principio de compensación. Se trata de la compensación de aquellas desventajas que recaen sobre cada cual como consecuencia de un determinado sistema de vida. En el siglo XIX, en Europa se impuso la tesis de la separación entre estado y sociedad, pero el estado no es nada fuera de la sociedad, según el autor constituye uno de sus sistemas funcionales.

Sen (2002) señala que en ocasiones las enfermedades, la pérdida del trabajo, la discapacidad o el bajo nivel salarial pueden ser motivo para que las personas se hundan en la pobreza extrema, y es entonces cuando el estado de bienestar impide que las personas lleguen a tal estado apoyando a solucionar en parte sus necesidades. Según el autor en la Europa de los años veinte a los cuarenta o principios del período de posguerra la expectativa de vida era muy baja, aunado con la incidencia de enfermedades y pobreza. Ahora gracias al estado de bienestar generado por la asistencia sanitaria, la seguridad social, los programas contra la pobreza, el seguro del desempleo y los planes de pensión, esta expectativa de vida ha cambiado radicalmente. Para Sen el estado de bienestar ha sido quizás la mayor aportación de la civilización europea al mundo.

La Crisis Del Estado De Bienestar

El crecimiento económico no puede separarse del crecimiento social, el libre mercado que hemos experimentado en los últimos años no ha proporcionado por sí solo un beneficio global en la población. El bienestar de los ciudadanos está plasmado como un derecho en la Constitución de la mayoría de los países y este derecho en parte es subsanado por el estado de bienestar. La era neoliberal trajo consigo beneficios económicos para el estado, pero no necesariamente traducidos en beneficios económicos para sus

ciudadanos, y sí en cambio trajo una mayor desigualdad social y una brecha más grande entre las clases sociales.

Para Sen (2002) la naturaleza del estado de bienestar consiste en ofrecer algún tipo de protección a las personas que sin la ayuda del estado puede que no sean capaces de tener una vida mínimamente aceptable, según los criterios de la sociedad moderna. Dentro de este nuevo concepto de estado de bienestar en la modernidad se cuenta con varios estudios críticos que se empiezan a gestar con mayor fuerza a partir de 1970.

Un criterio original de estos estudios según Myles et al (2002) ha sido la identificación del industrialismo como un factor causal del planteamiento de políticas sociales. El autor analiza cómo la industrialización instituyó nuevas demandas sociales que cambiaron las instituciones agrarias tradicionales, se tuvo un acceso al empleo y por consiguiente al salario, lo que creó una dependencia al mismo.

Durante los años setenta se gestó lo que puede llamarse una “crisis del estado de bienestar”. La escasez de recursos, el aumento de la inflación y la el cambio del patrón oro-dólar comenzaron la crisis. Los críticos más importantes de la época, Huntington, Crozier & Watanuky (1975), se refirieron a la crisis fiscal de los estados de bienestar como una crisis de democracia, ya que señalaban que el gobierno estaba adquiriendo demasiadas cargas sociales, lo que significaba déficit público; esto aunado a los problemas con los sindicatos, los hizo considerar el estado de bienestar como inviable.

Para Mulas-Granados (2010) la profunda crisis económica internacional que venimos experimentando en los últimos años, fundamentalmente, en los países desarrollados, como consecuencia de la economía de mercado capitalista y de la insuficiente regulación del mercado financiero, está agudizando la crisis del estado de bienestar que comienza a experimentarse con la crisis económica de la década de los setenta. De tal forma, que se hace necesario plantear diferentes alternativas para afrontar esta crisis, así como las nuevas demandas y riesgos sociales que comienzan a aparecer en las actuales sociedades desarrolladas tales como inmigración, acceso a la vivienda, envejecimiento, desempleo, etc.

Los nuevos fenómenos laborales y sociales que repercutieron en la crisis del estado de bienestar han generado que en los últimos años se transforme para adecuarse a los nuevos tiempos; incluso el envejecimiento poblacional no ha sido suficientemente explorado a la luz del estado de bienestar para que éste se adecue a las nuevas políticas sociales. A continuación se realizará un análisis de los tres modelos antes expuestos por Esping-Andersen bajo los nuevos cambios surgidos:

El modelo liberal o anglosajón que se expuso anteriormente se retoma en la década de los 90 a través de la contracción “workfare” o “welfare to work” sobre todo en Estados Unidos y Gran Bretaña. Según Lodemel y Trickey (2001) el workfare estaría compuesto por programas o medidas que requieren el retorno al mercado laboral para que la persona pueda cobrar las prestaciones sociales. En Estados Unidos esta reforma la realiza el Presidente Bill Clinton en 1996 y el primer ministro Anthony “Tony” Blair en Inglaterra sigue sus pasos, eliminando los apoyos y dándole prioridad al empleo, en donde se condiciona las ayudas que pudiera otorgar el estado a tener un trabajo.

Waddan (2003) señala que entre las reformas de Clinton se encuentra la desaparición de la Aid to Families With Dependent Children (AFDC), que era el programa más conocido en el sistema de asistencia social estadounidense. El AFDC atendía antes de la reforma a cinco millones de familias. Este programa fue sustituido por el Temporary Assistance for Needy Families (TANF), como resultado se aumenta el empleo se disminuyen los programas sociales, pero lo interesante de esta situación es que representó una disminución en la pobreza.

Michalopoulos & Berlín (2001) señalan que a raíz de este cambio en algunos casos, ciertas familias que ahora trabajan a jornada completa están en una situación peor que cuando recibían las prestaciones sociales. El premio Nobel de economía Joseph Stiglitz (2009) acuñó la frase “ahora somos todos Keynesianos” para hacer referencia a la intervención del estado en la crisis financiera de los Estados Unidos del 2009, como política económica, aceptada tanto por las fuerzas políticas de la derecha como por los del bando Keynesiano.

Las llamadas “rentas mínimas” que son mejor conocidas en México como “subsidios” y que son nuestro caso de estudio, surgieron con la crisis del estado del bienestar cuando las personas perdían sus empleos. O se dejaba a las personas fuera de la asistencia social o se debía reformar el modelo de protección social. Es ahí donde se crean estos subsidios para grupos vulnerables los cuales hoy en día en muchos de los países sobre todo latinoamericanos, se han convertido en una nueva manera de reestructurar el estado de bienestar.

Para Euzéby (1991) este modelo tiene cuatro características fundamentales: Los subsidios son complementarios a la seguridad social, son la última opción de seguridad para ciudadanos de escasos recursos. Son de carácter condicional. De este modo, hay que cumplir ciertas exigencias como por ejemplo la edad, la residencia o la nacionalidad, con el compromiso a participar en programas de inserción. Más que de un derecho habría que hablar de un “cuasi-derecho”, ya que muchas veces en algunos países, dependiendo de la coyuntura económica, se han introducido más o menos restricciones en la gestión del programa. Generalmente no hay limitación temporal a la hora de percibir el subsidio.

Moreno (2008) señala que inicialmente los subsidios son creados para las personas que no han cotizado al sistema de Seguridad Social, que lo han hecho de forma insuficiente o que no cumplen algunos de los requisitos establecidos. Es decir, que nacen con el objetivo de cubrir los “agujeros” que deja el sistema contributivo dentro del estado del bienestar. A pesar de esto, con el paso del tiempo los subsidios han sido una pieza fundamental en la lucha contra la vulnerabilidad y la pobreza. Los subsidios han mejorado las condiciones de vida de sus usuarios y en ciertos casos han servido para poner en marcha procesos de acompañamiento e inserción social. Según el autor no puede dejarse a un lado que la valoración de las personas beneficiarias suele ser por lo general positiva y altamente satisfactoria con respecto a dichos programas.

Los subsidios otorgados por los gobiernos no siempre son suficientes para cubrir las necesidades básicas de la vida diaria, por lo cual toma relevancia una adecuada selección de los beneficiarios mediante mecanismos de focalización.

Para Martínez (2000) el estado de bienestar debe estar conformado en primer lugar por una serie de gastos en bienes preferentes: como educación, salud, vivienda y empleo, luego por un segundo grupo de gastos en programas de transferencias de recursos tales como pensiones, seguros de enfermedad, seguros de desempleo y subsidios familiares entre otros. Se trata de cubrir riesgos individuales por el conjunto de la sociedad. Estos riesgos son la indigencia, el desempleo, la vejez, la invalidez o la carencia de una educación mínima. Cuando un estado intenta garantizar estos riesgos, estamos ante un estado del bienestar.

El estado de bienestar les asegura a los ciudadanos las condiciones necesarias para una vida digna. Se debe pensar en construir un nuevo estado de bienestar del siglo XXI, con las bases del estado de bienestar del pasado pero con la visión del futuro en el cual políticas sociales no estén peleadas con la viabilidad financiera de los países, donde los ciudadanos tengan un compromiso y se genere un asistencialismo proporcionado por el estado de bienestar, pero con corresponsabilidad por parte de la ciudadanía. El estado de bienestar de la salud en la vejez.

La Organización Mundial de la Salud (OMS) define salud como un estado completo de bienestar físico, mental y social, y no solamente como la ausencia de afecciones o enfermedades. En esta definición al hablar de salud también se habla de bienestar, por lo que es pertinente analizar la relación entre los constructos.

Para Sen (2002) la salud es esencial para nuestro bienestar, ya que son pocas cosas las que se pueden lograr cuando la salud se pierde. Lo que es injusto es que algunos pueden perder su salud debido a problemas económicos y no por una decisión personal como la de no preocuparse por su salud. Sen analiza cómo una enfermedad que no es prevenida o tratada por encontrarse en situación de pobreza y no por una elección personal como el tabaquismo, es una situación que va en contra de la justicia social.

Briceño & Gillezeau (2012) señalan que tanto la planeación como la gestión de la salud por parte de los distintos regímenes del estado de bienestar, deben basarse en alargar el máximo posible dicho estado completo de bienestar y en intentar evitar que disminuya o incluso que desaparezca. Los autores señalan que la salud, al igual que la educación, la seguridad social, y el trabajo, tienen un origen institucional en cuanto a las actividades que el estado como expresión organizada de la sociedad ha ido adoptando para hacer frente colectivamente a las necesidades básicas de la población, estén o no relacionadas entre sí.

El estado de bienestar tiene su fundamento en que los gobiernos tienen la responsabilidad frente a su población de crear instituciones y programas sociales que les permitan a los ciudadanos un buen nivel de bienestar. Sen (2002) señala que la enfermedad y la salud deben tener un lugar destacado en cualquier discusión sobre la equidad y la justicia social. Tomando como punto de partida esta ubicuidad de la salud como consideración social, se advierte que la equidad en salud no puede dejar de ser una característica central de la justicia de los acuerdos sociales en general. La equidad en la salud no concierne únicamente a la salud, sino que debe abordarse desde el ámbito más amplio de la imparcialidad y la justicia de los acuerdos sociales, incluida la distribución económica y prestando la debida atención al papel de la salud en la vida y la libertad humanas.

CONCLUSIONES

El modelo de bienestar en México está en espera de sufrir varios cambios obligados derivados del envejecimiento poblacional que va en aumento. Las enfermedades y el cuidado de los adultos mayores representan un nuevo reto de salud pública. Si no se realiza una adecuada planeación de las políticas públicas para atender esta situación se tendrán carencias muy importantes para este sector poblacional que generalmente está desprotegido. Cuando se presenta el envejecimiento los gastos en cuestiones de salud se incrementan y la capacidad para generar ingresos del adulto mayor disminuye. La vejez va generalmente acompañada de la enfermedad por el desgaste natural del paso de los años, pero si a esto le sumamos la pobreza, el adulto mayor se inmerso en el peor de los escenarios. Por lo anterior es necesario que los gobiernos asuman un compromiso en la planeación de un estado de bienestar para la vejez para apoyar a los adultos mayores en pobreza que constituyen una población vulnerable.

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CREACIÓN DE CADENAS PRODUCTIVAS USANDO EL FACTORAJE FINANCIERO EN LAS MIPYMES PROVEEDORAS DE LA INDUSTRIA MAQUILADORA

Ricardo Melgoza Ramos, Universidad Autonoma de Cd. Juarez. Mexico
Carlos Omar Cuevas Lopez, Universidad Autonoma de Cd. Juarez. Mexico

RESUMEN

La presente investigación realiza un análisis respecto a la situación que guardan las micro, pequeñas y medianas empresas, reflejando la importancia de las mismas, así mismo se mencionan algunas de las causas del fracaso de estas empresas, se revisa el proceso del factoraje financiero y se propone como una opción de financiamiento que pueda ayudarles a las pequeñas empresas a mejorar su desempeño, prolongar su existencia y lograr sus objetivos. Al mismo tiempo se hace un análisis de la industria maquiladora, su importancia, su participación en el mercado nacional, el tiempo que tarda en pagarles a sus proveedores y la posibilidad de integrar cadenas productivas para poder aprovechar los esquemas que ofrece la banca de desarrollo en apoyo de las pequeñas empresas. Se revisa la posibilidad de establecer cadenas productivas que ayuden a mejorar la situación del financiamiento de las pequeñas empresas en Cd. Juárez, sobre todo las que proveen directamente a las empresas de la Industria maquiladora.

PALABRAS CLAVE: Factoraje Financiero, Cadenas Productivas, Proveedores, Industria Maquiladora.

CREATING SUPPLY CHAIN USING THE FINANCIAL FACTORING IN MSMES SUPPLIERS MAQUILADORA INDUSTRY.

ABSTRACT

This research makes an analysis regarding the situation that micro, small and medium enterprises, reflecting the importance of them, also are some of the causes of failure of these companies, financial factoring process is reviewed and proposed as a financing option that can help small businesses improve their performance, prolong its life and achieve their goals. At the same time an analysis of the maquiladora industry, its importance, its share in the domestic market, the time it takes to pay its suppliers and the possibility of integrating supply chains in order to benefit schemes offering banking development is support small businesses. The possibility of establishing supply chains that help improve the funding situation of small businesses in Cd. Juárez, especially those provided directly to companies in the maquiladora industry is reviewed.

JEL: M10

KEYWORDS: Factoring Finance, Supply Chain, Suppliers, Maquiladora Industry.

INTRODUCCION

La presente investigación realiza un análisis respecto a la situación que guardan las micro, pequeñas y medianas empresas, reflejando la importancia de las mismas, así mismo se mencionan algunas de las causas del fracaso de estas empresas, se revisa el proceso del factoraje financiero y se propone como una opción de financiamiento que pueda ayudarles a las pequeñas empresas a mejorar su desempeño, prolongar su existencia y lograr sus objetivos.

Se hace un análisis de la industria maquiladora, su importancia, su participación en el mercado nacional, el tiempo que tarda en pagarles a sus proveedores y la posibilidad de integrar cadenas productivas para poder aprovechar los esquemas que ofrece la banca de desarrollo en apoyo de las pequeñas empresas.

Las micro, pequeñas y medianas empresas representan la mayoría de las empresas establecidas en varios países, de acuerdo con (Pavón, 2010) “Las pymes constituyen más del 90% de las empresas en la mayoría de los países del mundo. En la Unión Europea y en los Estados Unidos representan 95% de las unidades económicas y proveen más del 75% de los puestos de trabajo. En América Latina, estudios empíricos estiman que éstas contribuyen entre 35% y 40% a la generación de empleo en la región, 33% del PIB y 25% de la inversión. A nivel nacional, en México las pymes generan 52 % del PIB y 72 % del empleo y en Argentina representan 60% de la mano de obra ocupada y contribuyen al PIB en cerca del 30%”.

Velázquez (2006) por su parte menciona que en México hay un estimado de 3.5 millones de pymes que aportan 64% de la fuerza laboral y contribuyen con 40% del Producto Interno Bruto (PIB). Con estos datos resulta evidente la importancia que tiene para la economía en México este tipo de empresas, ya que aun y cuando los números pueden discrepar el impacto de las micro, pequeñas y medianas empresas es evidente. Y todo lo que ayude a mejorar su desempeño finalmente ayuda a la economía nacional.

Table 1. Fuente: INEGI Micro pequeña, mediana y gran empresa. Estratificación de empresas 2009.

Total Nacional Estrato	Unidades Económicas	Personal Ocupado Total	Remuneraciones	Producción Bruta Total	Activos Fijos
Nacional	100.0	100.0	100.0	100.0	100.0
Micro	95.3	45.6	11.5	5.9	9.8
Pequeños	4.3	23.8	24.9	13.0	12.2
Medianos	0.3	9.1	14.0	7.7	8.4
Grandes	0.2	21.5	49.6	73.4	69.5

Como se puede ver en el cuadro anterior el número de empresas que pertenecen a las micro y pequeñas empresas representan el 99.6% del total de las empresas y ocupan al 69.4% es decir casi el 70% del total de las empresas contratadas, lo que indica lo estratégico que representa este sector para la economía nacional y que su desempeño va ligado íntimamente al desempeño de esta misma.

El lector encontrará la explicación del factoraje financiero, su marco legal y como puede ser utilizado por las micro y pequeñas empresas mexicanas como una estrategia para reducir sus problemas de liquidez y flujo de efectivo, analizando cómo se encuentra el mundo al revés en donde las pequeñas empresas financian a las grandes, algunas de ellas subsidiarias de multinacionales.

Finalmente se encontrarán los resultados de la investigación de campo realizada, con algunas de las gráficas más importantes, las recomendaciones que se sugieren en base a la investigación realizada y la conclusión del trabajo en donde se refleja el resultado del planteamiento del problema y de las hipótesis planteadas.

Objetivo General

Determinar la factibilidad de establecer cadenas productivas entre las MIPYMES de Cd. Juárez que venden sus productos y/o servicios a la industria maquiladora.

Preguntas de investigación

- ¿Cuántas empresas ofrecen servicio de factoraje en Cd. Juárez?
- ¿Cuántas MYPIMES venden sus productos y/o servicios a la industria maquiladora en la ciudad?
- ¿Cuántas MIPYMES que venden sus productos y/o servicios a la industria maquiladora usan el servicio de factoraje?
- ¿Cuál es el costo del servicio de factoraje que ofrecen las instituciones financieras de la ciudad?
- ¿Cuál es el monto de las transacciones (ventas) que hacen las MIPYMES a la industria maquiladora?
- ¿Se pueden crear cadenas productivas con las principales empresas de la industria maquiladora de la ciudad? (Delphi, Bosh, Lear, etc.)
- ¿Cómo está participando la banca de desarrollo en el financiamiento a las MIPYMES?
- ¿Qué regulaciones existen respecto al factoraje financiero en México?
- ¿Cómo es el factoraje financiero en otros países?
- ¿Cuántos días tarda la industria maquiladora en pagarle a sus proveedores?

REVISION LITERARIA

Historia del factoraje financiero

Es incierto establecer una fecha fija de la invención del factoraje, ya que al igual que la actividad comercial, nace a partir del surgimiento de una necesidad. Según algunos investigadores los inicios del factoraje se dan en la antigua babilonia, aproximadamente 600 años antes de cristo; o en Roma en el 240 A.C. donde existían personas que, bajo el encargo de otra, se encargaban de cobrar las deudas, asumiendo ellas mismas el riesgo del pago. Otros autores afirman que el factoraje nace a partir de la comercialización internacional (Vasilescu, 2010).

Según una tesis de la Universidad Michoacana de San Nicolás de Hidalgo (Hernandez, 2009) el “factoraje” nace en el siglo XVII, cuando empresas en el sector industrial de Inglaterra en su mayoría del ramo textil, hacían esfuerzos considerables para ampliar su mercado fuera de los límites del país. Por la necesidad de ampliar y que exigía el mercado de los factores comenzaron a viajar hasta América para vender sus productos. Fue por ello que las empresas de los Estados Unidos (bancos), durante los años 60’s promovieron la formación de sociedades de “factoring” de diversos países de Europa occidental, creando sus propias cadenas de “factoring”. La traducción de “factoring” en México es factoraje.

A partir de 1970 algunos países comienzan a legislar para regular el comercio entre fronteras, dándole auge a la industria de factoraje como una alternativa de financiamiento.

El factoraje financiero en México

En México el factoraje financiero se remonta a la década de los 60’s y tiene un gran impulso en 1985 gracias a las reformas realizadas al sistema financiero mexicano. En 1988 se crea la Asociación Mexicana de Factoraje Financiero (AMEFAC). El 3 de enero de 1990 se publica en el Diario Oficial de la Federación la inclusión de las empresas de factoraje a las reglamentaciones de la Ley General de Organizaciones y Actividades Auxiliares del Crédito (LGOAAC).

Según Hernández (2009) en 1990 el número de empresas de factoraje tuvo un gran crecimiento, ya que la Asociación de Empresas de Factoraje registraba 69 empresas y aproximadamente existían 25 mas no registradas. El volumen operado por dichas empresas ese año fue por más de 5 billones de pesos.

En la actualidad la AMEFAC está conformada por 16 asociados, 10 bancos y 6 sociedades financieras de objeto múltiple (SOFOMES) los cuales representan el 90% de la actividad de factoraje en México. Según

la siguiente estratificación por número de empleados creada por el Sistema de Información Empresarial Mexicano (SIEM):

Table 2. Fuente: (SIEM) Estratificación por Número de Trabajadores (SIEM, ley para el desarrollo de la competitividad de la micro, pequeña y mediana empresa)

Sector/Tamaño	Industria	Comercio	Servicios
Micro	0-10	0-10	0-10
Pequeña	11-50	11-30	11-50
Mediana	51-250	31-100	51-100

En Ciudad Juárez las MIPYMES se encuentran repartidas como muestra la tabla 3, dando un total de 34,936 unidades económicas.

Table 2. Fuente: Elaboración propia con datos de INEGI-DENUE. Estratificación de MIPYMES de Cd. Juárez.

Sector/Tamaño	Industria	Comercio	Servicios	Total
Micro	1,965	16,238	14,204	32,407
Pequeña	186	448	1,493	2,127
Mediana	140	131	131	402
Total	2,291	16,817	14,828	34,936

Planteamiento Del Problema

Las pequeñas empresas en México carecen de esquemas de financiamiento atractivos y accesibles que les permitan crecer de acuerdo al ritmo del mercado y enfrentar sus desafíos de una manera más tranquila, que redunde en un incremento de su productividad y competitividad; ante la escasez de esquemas de financiamiento las empresas MIPYMES deben enfrentar los retos que les plantea la operación de sus organizaciones.

La industria maquiladora es cliente de muchas pequeñas empresas a las cuales les entrega un contra recibo para poder pagarles sus productos o servicios en un tiempo que va, desde los 30 a los 60 días, sin embargo generalmente las pequeñas empresas ya habrán pagado a sus empleados y a sus proveedores cuando terminan y entregan el producto a la industria maquiladora, por lo que al fin de cuentas la pequeña empresa termina subsidiando a la gran empresa, que muchas veces es subsidiaria de una multinacional, lo que resulta absurdo y financieramente perverso, algo que en lugar de ayudar al desarrollo de las pequeñas empresas, se convierte en otro distractor en el mejor de los casos u obstáculo para su crecimiento y desarrollo.

En la industria maquiladora no existen programas que ayuden a la creación de cadenas productivas utilizando el factoraje financiero, como las que ha creado NAFIN con otro tipo de empresa, si se establecieran estos esquemas las pequeñas empresas tendrían un gran respiro financiero, ya que sus administradores podrían enfocarse a resolver problemas relacionados con el crecimiento de su negocio, la productividad del mismo o la competitividad en lugar de estarse preocupando por el pago de la nómina, o como pagarle a los proveedores los que muchas veces solo les otorgan 15 días de gracia, lo cual no deja muy claro de dónde tomara el dinero la MIPYME para cubrir sus obligaciones.

METODOLOGIA

Hipotesis

H1. El 50% de las MIPYMES que suplen a la industria maquiladora tienen problemas financieros porque los plazos de pago de la industria son muy largos.

H2. El 75% de las empresas de la industria maquiladora pagan a sus proveedores en un plazo de 30 días.

H3. La creación de cadenas productivas a través del factoraje financiero ayuda a las MIPYMES que proveen a la industria maquiladora a disminuir sus problemas financieros.

La presente investigación es de tipo descriptivo y transversal, se realiza en las unidades económicas denominadas MIPYMES (Micro, Pequeña y Medianas Empresas), la industria maquiladora y la banca privada de Ciudad Juárez, Chihuahua, México.

El enfoque de la investigación es de tipo cuantitativo. Se estudia el estado actual de las relaciones entre la industria y las MIPYMES con respecto al cobro de los productos y/o servicios vendidos mediante la aplicación de un instrumento de medición (encuesta auto aplicada). A su vez, se realizan entrevistas con representantes de la industria en la ciudad para determinar su perspectiva ante esta propuesta. También se aplica un instrumento a la banca para determinar variables que serán determinantes, como el costo, requerimientos y comisiones, para establecer las cadenas productivas.

Se enviaron 312 cuestionarios a empresas establecidas en Cd. Juárez, que reúnen las características de ser MIPYMES, con la finalidad de obtener información de primera mano, que refleje el sentir del gremio, así mismo obtener suficiente información para poder validar las hipótesis que se plantean en la presente investigación.

De la misma manera, se hizo una revisión exhaustiva del estado del arte respecto al tema de factoraje financiero; se buscaron artículos en las diferentes bases de datos científicas, se consultó la legislación vigente respecto al tema, se revisaron las investigaciones publicadas en la red, por diferentes universidades, tesis para obtener un grado de licenciatura o maestría, se consultó la bibliografía impresa perteneciente a las distintas bibliotecas de la ciudad.

Los resultados de los instrumentos de medición son procesados en el software estadístico SPSS Statistics (versión 19), de donde se analizaron sus variables y correlaciones entre las mismas que permitió validar las hipótesis.

Los recursos utilizados para esta investigación provienen de los propios autores, es decir, no está patrocinada por ninguna institución, ya sea pública o privada.

LAS PEQUEÑAS EMPRESAS FRACASAN

Todos los emprendedores que inician su pequeña empresa, ya sea en la industria, el comercio o en el área de servicios, no consideran que su negocio vaya a cerrar de inmediato, todos piensan que la empresa será un éxito y que permanecerá por muchos años en el mercado y ganarán mucho dinero con ella, lo que les permitirá mejorar su nivel de vida y con un poco de suerte podrán volverse ricos.

Sin embargo la realidad es muy diferente. Marker (2013) señala lo siguiente: “De acuerdo a las cifras difundidas por el Centro para el Desarrollo de la Competitividad Empresarial (CETRO-CRECE), sólo el 10% de las PyMES mexicanas llegan a los diez años de vida y logran el éxito esperado, mientras que el

75% de las nueva empresas del país fracasan y deben cerrar sus negocios sólo dos años después de haber iniciado sus actividades”.

“Puntualmente, según diversas consultoras del país, se ha demostrado que el 50% de las empresas quiebran durante el primer año de actividad a causa de una mala gestión. Asimismo, el 90% fracasan antes de llegar a los cinco años de vida por la misma causa”.

Causas del fracaso de las micro y pequeñas empresas

Las principales causas del fracaso de acuerdo con Maldonado (2010) y menciona que las principales causas del fracaso de las empresas son:

Negligencia de los Administradores al no darse cuenta de los cambios que se están generando en el ambiente y que afectan a la empresa.

Falta de experiencia administrativa de los responsables de la organización.

Problemas de mercado, no realizan suficiente promoción de sus productos, ni hay renovación de los factores de producción.

Falta de capacitación, no se tiene personal capacitado para enfrentar los retos de la competitividad.

Falta de cultura empresarial, se descuidan muchos de los aspectos de la administración.

Problemas relacionados con el financiamiento, altas tasas de interés, no hay instituciones que las apoyen, la mayoría de los financiamientos están dirigidos a las grandes empresas.

Problemas relacionados con la comercialización, las empresas grandes marcan la pauta en muchos aspectos y el poco estímulo de desarrollo de proveedores de las entidades gubernamentales afectan estas organizaciones.

De acuerdo con Macías (2011) las causas del fracaso de las MIPYMES Existen cinco causas comunes que contribuyen al fracaso de la PYMES.

La primera es la incompetencia o falta de experiencia de los administradores. En ocasiones, algunas empresas surgen de una corazonada más que de un conocimiento significativo del negocio y sus características. Es común que los propietarios se sientan con los conocimientos suficientes en todas las áreas del negocio, y rechacen cualquier insinuación de asesoría o apoyo, considerando que ellos tienen lo necesario para hacer funcionar su negocio.

Una segunda causa, un tanto relacionada con la anterior, es la negligencia que muchas veces sigue al "glamur" o emoción de inicio del negocio. Es común observar que después de la "magna" apertura, algunos empresarios se sienten descorazonados y no se concentran tanto en el negocio como lo deberían hacer, algunas veces es por ignorancia de que hacer y en otras ocasiones por su deficiente formación como empresario, emprendedor o administrador.

La falta de controles adecuados es la tercera causa común de fracaso. El empresario al frente de la PYME, por lo general, ignora la necesidad de mantener controles que le permitan anticiparse a los problemas. Es común observar que los administradores son tomados por sorpresa en situaciones que pudieran haber sido anticipadas de contar con un sistema de control adecuado, pero su deficiencia de formación no les permite detectarlo.

La cuarta causa de fracaso es la falta de capital suficiente, situación que generalmente surge por la ausencia de una planeación adecuada de las necesidades de recursos. Es común aquí observar que los administradores se concentran en anticipar las inversiones en activos fijos y algunos de los gastos de operación; sin embargo, no planean las necesidades de capital de trabajo, ni otro tipo de gastos o inversiones.

La quinta y última causa de fracaso es la falta de una identificación correcta del riesgo. En ocasiones, el entusiasmo desmedido hace que únicamente se evalúen de manera parcial los retos futuros, ignorando muchos de los riesgos posibles. Además, es muy común observar que la necesidad de atender los problemas cotidianos impide planear para el futuro y, por lo mismo, reflexionar respecto a los riesgos latentes. En este tipo de actividad, es normal escuchar aquella frase, "lo urgente no deja tiempo para lo importante".

El problema del financiamiento

Como se menciona anteriormente el financiamiento es una de las causas que provocan que las MIPYMES fracasen, en el 2007 la CANACINTRA en la 70ª convención bancaria expuso la problemática presentada por la MIPYMES para poder acceder al crédito. (García, 2007)

- a) "No cuentan con las garantías requeridas por las instituciones financieras".
- b) "No cuentan con formación, información y capacidad de gestión financiera".
- c) "Tienen mayores costos del financiamiento con relación a las grandes empresas".
- d) "Existen escasas fuentes de financiamiento para Pymes".
- e) "Renuencia de las instituciones financieras para financiar proyectos de bajo monto".
- f) "Abrumadoras exigencias de trámites".
- g) "Los trámites insumen tanto tiempo que, cuando finalmente se recibe el crédito, es demasiado tarde para utilizarlo".
- h) "Se niegan posibilidades a empresas con menos de dos años de existencia y aquellas que tienen el tiempo, por lo regular se encuentran en el buró de crédito".
- i) "Aunque se anuncia frecuentemente que existen programas de financiamiento, estos no llegan a la Pymes"

De acuerdo con Domínguez, Abelino y Ceniceros, (2012) quienes mencionan que es importante recalcar que el acceso al crédito por parte de las MIPYMES es un proceso lento, deficiente y muchas veces imposible de obtener, ya que, las tasas preferenciales de interés solo son asequibles para las grandes corporaciones o capitales consolidados, por lo tanto, las MIPYMES se convierten en unidades económicas rechazadas para acceder al financiamiento, y si a esto se agrega el manejo deficiente de los recursos con los que cuentan estas organizaciones, se agrava el problema.

Resulta incongruente que estas empresas que tanto aportan a la economía de un país reciban tan poca atención por parte de las instituciones financieras como lo menciona Lecuona (2009), "la baja participación de las Pymes en el crédito de los bancos múltiples contrasta con su importancia en la economía como generadoras de producción y de empleo. Según datos del Centro de Estudios Económicos de la Cámara Nacional de la Industria de la Transformación (CANACINTRA), basados en información del Instituto Nacional de Estadística Geografía e Informática (INEGI) y de los Censos Económicos del 2004, había más de 118 mil pequeñas empresas y más de 27 mil medianas en el año 2004. En conjunto, estas Pymes empleaban a 5.3 millones de personas, monto superior a los 4.7 millones de empleados por las empresas grandes. Por su parte, las microempresas ocupaba 6.2 millones de personas. Así, más de 70% del empleo generado por las empresas correspondía a las de menor tamaño."

(Lecouana, 2009) Debe recordarse que casi un tercio de la cartera de la banca de desarrollo está colocada con otros intermediarios financieros que a su vez lo colocan en buena medida en el sector empresarial. En todo caso, el impacto conjunto de banca comercial y de fomento es limitado como se mostró: 23% del total del financiamiento en las empresas pequeñas y 25% en las medianas en el 2008.

Si bien es cierto que el problema del financiamiento de las organizaciones no es el único problema que impide el crecimiento de las MIPYMES, ya que las causas del fracaso de las mismas es multifactorial, sin embargo si se ayudaría enormemente a este sector y podrían sus administradores dedicar su tiempo a resolver otros problemas que les resten competitividad y les permita prolongar su existencias más allá de lo que marcan las estadísticas.

¿QUE ES EL FACTORAJE?

Según Lawrence J. Gitman: La factorización de cuentas por cobrar implica la venta directa de las cuentas por cobrar, a un precio de descuento, a una institución financiera. Un factor es una institución financiera que se especializa en comprar las cuentas por cobrar de las empresas. Algunos bancos comerciales y empresas de finanzas comerciales también factorizan las cuentas por cobrar. Costo de la factorización: Entre los costos de la factorización están las comisiones, el interés cobrado sobre los adelantos y el interés ganado sobre los excedentes. El factor deposita en la cuenta de la empresa el valor en libros de las cuentas cobradas o vencidas que adquirió, menos las comisiones. Las comisiones establecen generalmente como un descuento del 1 al 3 por ciento del valor en libros de las cuentas por cobrar factorizadas. El interés impuesto sobre los porcentajes es generalmente del 2 a 4 por ciento por arriba de la tasa preferencial. Se impone sobre el monto real prestado. El interés pagado sobre los excedentes es usualmente del 0.2 a 0.5 por ciento mensual.

Aunque su costo puede parecer alto, la factorización tienen ciertas ventajas que la hacen atractiva para las empresas. Una es la capacidad que da a la empresa de convertir inmediatamente las cuentas por cobrar en efectivo sin tener que preocuparse por el reembolso. Otra ventaja de la factorización es que garantiza un patrón conocido de flujos de efectivo. Además, si la factorización se realiza en forma continua, la empresa puede eliminar su departamento de crédito y cobranza. (Gitman, 2007) Dentro del Sistema Financiero Mexicano, se encuentra una sección en la cual se encuentran los organismos Auxiliares de Crédito, los cuales están integrados por Casas de Cambio, Uniones de Crédito, Arrendadoras Financieras y Empresas de Factoraje Financiero.

El Factoraje Financiero es una opción de financiamiento muy poco explorada por las empresas, no sólo las grandes sino las micro y pequeñas empresas y sin embargo pueden ser de gran utilidad tanto para mejorar el desempeño de las mismas, como para ayudar a su supervivencia que como se mencionó anteriormente un gran número no rebasa los 2 años.

De acuerdo con Ruiz (2009) el factoraje financiero, es un instrumento de financiamiento a través del cual se puede adelantar el cobro de una factura.

El colegio de Contadores Públicos de México establece que “El factoraje financiero es una operación de naturaleza mercantil que permite disponer de manera anticipada los recursos, materializando cuentas por cobrar futuras que se encuentran documentadas, con lo cual se hacen más ágiles las operaciones entre los comerciantes”.

Citando a las Asociación Mexicana de Factoraje Financiero (AMEFAC) que se encarga de congrega a las entidades financieras que prestan este servicio financiero a las empresas y organizaciones que lo solicitan, cuyo objetivo es promover el desarrollo firme y sano de las actividades del gremio de financiamiento comercial tipo factoraje financiero, financiamiento de cuentas por cobrar u otras similares dentro de la República Mexicana, la definición de factoraje es la siguiente:

“Es un mecanismo de financiamiento a corto plazo mediante el cual una empresa comercial, industrial, de servicios o persona física con actividad empresarial, promueve su crecimiento a partir de la venta de sus cuentas por cobrar vigentes a una empresa de factoraje.”

En otras palabras una empresa que ha vendido un servicio o producto a otra empresa, contrata los servicios financieros de una empresa de factoraje para que le pague las facturas de inmediato y después la entidad financiera vaya y le cobre a la empresa que recibió el producto o el servicio, ayudando de esa manera a mantener la liquidez de la empresa que contrato.

LOS PEQUEÑOS FINANCIAN A LOS GRANDES

Cualquier organización requiere de un financiamiento para sus operaciones, ya sea pequeña o mediana siempre necesitara un apoyo financiero para poder vender y comprar sus materias primas y sus productos terminados. En la mayoría de los estudios de los expertos el principal obstáculo para el funcionamiento óptimo de las mismas es el financiamiento, no solo para poder iniciar sus operaciones, sino también para poder aumentar sus ventas vendiéndoles a clientes más grandes de los normales.

De acuerdo con el Instituto PYME (2013) “El acceso al crédito es fundamental para el crecimiento económico sostenible y el desarrollo social. Las micro, pequeñas y medianas empresas son capaces de aprovechar mayores oportunidades empresariales sólo cuando existe la disponibilidad de productos y servicios financieros diseñados de acuerdo a sus necesidades”.

El Instituto presenta 10 esquemas para realizar el financiamiento a las MIPYMES, sin embargo en ninguno de ellos se presenta el factoraje financiero como parte del apoyo para las empresas nacionales.

Las empresas que quieren venderle sus productos o servicios a la Industria maquiladora deben de tener capital para poder afrontar los gastos financieros que su negocio requiere mientras recibe el pago por lo que proveyó.

Este esquema es muy desventajoso para las micro y pequeñas empresas, ya que los esquemas de financiamiento son pocos, caros y complicados, y plantea un escenario absurdo, en el cual las pequeñas empresas cuyo capital es escaso, tienen que financiar a las empresas más grandes que ellas, muchas de ellas subsidiarias de grandes corporativos multinacionales, que bien podrían apoyar a las pequeñas empresas, sin embargo en el mundo real, son las pequeñas empresas, fronterizas o no, las que están financiando a estos grandes corporativos, lo que desde luego, es en contra de los pequeños emprendedores.

Dentro de la investigación que se realizó, una de las empresas consultadas señaló los tiempos en que le pagan las empresas a las que provee sus productos o servicios. Del total de sus 50 clientes la mayoría de las empresas tardan 30 días en pagarle una vez que estos entregaron el producto o realizaron el servicio, es decir una vez que recibió el contra recibo por parte de la empresa maquiladora.

15 Días	1 Empresa	2%
30 Días	37 Empresas	74%
45 Días	5 Empresas	10%
60 Días	7 Empresas	14%

CONCLUSION

Las micro y pequeñas empresas son uno de los motores importantes para cualquier economía en cualquier país del mundo, México no es la excepción, por lo que cualquier acción que les permita mejorar su desempeño es bienvenida. Desafortunadamente y pese a los diferentes esfuerzos que se han realizado sobre todo de parte de las entidades gubernamentales, aun así las pequeñas empresas en México no tienen un soporte solido que les permita crecer y mantenerse competitivas durante su permanencia en el mercado, la mortandad tan grande antes de los 2 años así lo demuestran.

En cuanto a las hipótesis, la primera de ellas indica que el 50% de las pequeñas empresas tienen problemas financieros debido a los plazos tan largos en que paga la maquiladora. El resultado obtenido en el análisis de las encuestas indica que es el 60% de las empresas, a las que se les dificulta pagar a sus proveedores o pagar la nómina de los empleados por esta razón, por lo que la hipótesis se valida.

En la segunda hipótesis se señala que el 75% de las empresas reciben su pago de parte de la industria maquiladora en 30 días, la encuesta revela que solo el 67% de las empresas reciben en ese lapso de tiempo, por lo que la hipótesis no se valida, al realizar el levantamiento de los datos, varios de los encuestados señalaron que si bien la maquiladora establece en el contrato que pagara a 30 días, eso no es del todo cierto, ya que muchas veces el pago se retrasa y en lugar de ser 30 días, el plazo se extiende hasta 45 días. El 74% de los encuestados declararon haber sufrido esta circunstancia. También señalaron que algunas maquiladoras están moviendo sus plazos de pago a 45 días de manera definitiva. Por lo que sí existe un retraso el pago se obtendría a 50 o 60 días.

Respecto a la tercera hipótesis en donde se menciona que la creación de cadenas productivas utilizando el factoraje financiero ayudaría a disminuir los problemas financieros de las pequeñas empresas que le surten a la maquiladora, se valida, ya que el 60% de los encuestados menciono que tienen problemas para liquidarle a sus proveedores o pagar la nómina debido a estos periodos tan largos y de ese 60% el 74% dijo que las maquiladoras no pagan en la fecha establecida, por lo que establecer cadenas productivas reduciría grandemente el problema, ya que las empresas recibirían rápidamente su pago.

Además se concluye que, no existen apoyos adecuados para financiar a las pequeñas empresas, los márgenes entre lo que pagan los bancos (4%) y lo que cobran por prestamos (14%), es de cerca de los 10 puntos porcentuales, aun no existen mecanismos en la cámara de diputados, de senadores o el ejecutivo que hayan intervenido para mejorar tal situación. Para las MIPYMES, el crédito es caro, escaso y complicado.

La industria maquiladora, es un sector muy importante para la economía nacional, ya que alrededor de ella se encuentran muchas empresas pequeñas nacionales que le proporcionan servicios y que necesitan apoyo para seguir creciendo y puede crecer aún más el número de empresas nacionales que provean a esta industria, si se logra detonar la proveeduría mexicana a las empresas multinacionales establecidas en territorio nacional; sin embargo es necesario que la maquiladora tome conciencia de su importancia estratégica y apoye más a las pequeñas empresas mexicanas reduciendo y cumpliendo sus plazos de pago a sus pequeños proveedores. Pues sus proveedores nacionales son, pocos, débiles financieramente hablando y con bajo nivel de competitividad.

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POLÍTICAS PÚBLICAS PARA EL DESARROLLO REGIONAL: EL CASO DEL SECTOR INDUSTRIAL EN BAJA CALIFORNIA SUR

Alberto Francisco Torres García, Universidad Autónoma de Baja California Sur
Sarha Leticia Romero Martínez, Universidad Autónoma de Baja California Sur
Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur

RESUMEN

El desarrollo regional constituye un complejo estudio en los ámbitos cultural, social, político, ambiental y económico de un territorio, dando la pauta para el análisis de diversos fenómenos con el objetivo de contribuir a la alineación de políticas públicas para su consolidación y crecimiento, la presente investigación versa sobre el desarrollo del sector industrial en Baja California Sur como un área de oportunidad para detonar la diversificación productiva, el empleo y la internacionalización.

PALABRAS CLAVE: Política Públicas, Manufacturas, Desarrollo Regional

PUBLIC POLICIES FOR REGIONAL DEVELOPMENT: THE CASE OF THE INDUSTRY IN BAJA CALIFORNIA SUR

ABSTRACT

Regional development is a complex study of the cultural, social, political, environmental and economic areas of territory, setting the standard for the analysis of various phenomena with the aim of contributing to the alignment of public policies for consolidation and growth. This research deals with the development of industry in Baja California Sur as an area of opportunity to strengthen productive diversification, employment and internationalization.

JEL: L50, L52, L60, L69

KEYWORDS: Public Policy, Manufacturing, Regional Development

INTRODUCCIÓN

Baja California Sur (BCS) es una entidad cuya vocación productiva se centra particularmente en el turismo y los establecimientos comerciales. Ante esta situación, el sector secundario ha encontrado un desarrollo sosegado. No obstante lo anterior, debido a que la producción agrícola, minera y pesquera destaca por su excelente calidad, se ha sabido aprovechar su potencial para la formación de valor agregado y comercialización, lo que le ha permitido incursionar en mercados exigentes, incluyendo los extranjeros. El presente documento tiene como objetivo presentar una breve propuesta para el análisis de la industria en Baja California Sur como un territorio particularizado donde convergen políticas, acciones y estrategias para la promoción del desarrollo económico. De esta manera, el documento se compone de tres partes. En el primer segmento se asistirá a la definición de los conceptos principales en los que habrá de enmarcarse la región, enunciando brevemente las opciones teóricas para abordar el desarrollo regional, así como la metodología aplicada. En un segundo apartado se analizará la industria en Baja California Sur y su aporte en materia económica, definiendo fortalezas y debilidades de la misma. La tercera parte de este trabajo comprende una concisa propuesta para la construcción de políticas regionales para la competitividad industrial.

REVISIÓN LITERARIA

La globalización es un concepto presente y el cual ha logrado permear en todo discurso actual. En general, ésta se expresa como la unificación de factores, eliminación de barreras y el desarrollo estrechamente relacionado con la liberación del comercio, la competencia en los mercados y deslocalización de los procesos productivos. Bajo las consideraciones anteriores al hablar de desarrollo regional, distintos autores mencionan a la localización de las actividades productivas, así como la distribución de factores, como los principales componentes que determinan el desarrollo regional. Por ello, es importante la puntualización del concepto región y las principales teorías sobre el desarrollo regional. Con base a Tello (2006), se muestra la siguiente clasificación:

Teorías de Localización, Espacio Geográfico y Desarrollo Regional: Estas teorías se concentran en el conjunto de factores internos, tales como las áreas de la geografía económica tradicional o las teorías de localización y la de la economía regional o del espacio. En mayor medida, estos cuerpos teóricos han contribuido en la determinación del sector básico de una región o área local.

Teorías de Organización, Instituciones y Distorsiones de los Mercados: A diferencia del primer grupo de teorías de desarrollo económico local, estas teorías aplican a nivel de áreas geográficas locales las teorías de organización y distorsión de mercados a nivel de países. Así, los problemas de información y otras distorsiones de mercado a nivel de las localidades al interior de los países pueden obstaculizar el desarrollo de estas. Consecuentemente, debido a la importancia de los fracasos o distorsiones del mercado en el desarrollo económico local, el papel de la política económica de desarrollo económico local es esencial.

Teorías Basadas en Los Comportamientos de los Agentes: Una de la mayores distinciones en el análisis del desarrollo económico local es la introducción específica de incidencia de las acciones, interacciones y del papel de los agentes económicos. La empresa y su capacidad empresarial, el capital social, las mujeres, los grupos de interés, etc., son sólo ejemplos de tales agentes. En esta perspectiva, el gobierno, ha tenido diversas formas de intervención, las cuales se explican mejor desde el concepto de descentralización.

Teorías Eclécticas o Multifactoriales: Estas teorías consideran que el desarrollo económico local requiere de una serie de factores de implementación simultánea para la consecución del crecimiento y desarrollo de las áreas locales. El enfoque multifactorial puede dividirse en tres particulares enfoques eclécticos del desarrollo económico local: las Teorías Basadas en la Competitividad de las Áreas Locales; la Teoría de las Ciudades Interiores y la Teoría de Clusters.

Estado y Desarrollo Económico Local: Desde sus inicios el Estado a través de sus entes gubernamentales (central, regional y local) ha tenido un papel central en el desarrollo económico local de las áreas locales. Su participación ha sido a través de la atracción de la inversión a las áreas geográficas determinadas en función de la dotación de los factores de localización; el desarrollo interno de las áreas geográficas en función del crecimiento y, finalmente, la incidencia en sectores específicos bajo estrategias industriales e internas a las áreas geográficas. Tomando en consideración las clasificaciones anteriores, la presente investigación versa sobre aquella donde el Estado tiene un rol fundamental para la atracción de la inversión, el desarrollo de determinados espacios geográficos y la implementación de estrategias focalizadas al despliegue industrial. Concretamente, se llevará a cabo una propuesta para el desarrollo de la industria en BCS.

METODOLOGÍA

El método usado para el presente trabajo está basado en la investigación documental, con la indagación de teorías aplicables; el análisis de datos duros referentes a la industria en Baja California Sur y, finalmente,

la presentación de recomendaciones puntuales, a manera de conclusiones, basadas en las políticas de fomento productivo como base del desarrollo local.

RESULTADOS

Según datos del Directorio Estadístico Nacional de Unidades Económicas, del Instituto Nacional de Estadística y Geografía (INEGI), en BCS existen 28,265 unidades económicas, de las cuales 814 se ubican en agricultura, cría y explotación de animales, aprovechamiento forestal, pesca y caza; 28 en minería; 2,641 en actividades industriales relacionadas a la generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final, construcción e industrias manufactureras y 24,782 dedicadas a comercio y servicios (INEGI, 2014a).

Ahora bien, siendo la industria manufacturera la actividad que aglutina a más unidades económicas en el sector secundario, podemos destacar que las ramas pertenecientes a la industria alimentaria, a la fabricación de productos metálicos, a la fabricación de productos a base de minerales no metálicos, a las bebidas y el tabaco, a la fabricación de muebles, colchones y persianas, a la madera, a la fabricación de prendas de vestir y a la impresión e industrias conexas son las más representativas. La participación de unidades económicas por rama del sector industrial se muestra en la siguiente Tabla 1.

Tabla 1: Participación de Unidades Económicas En BCS, Por Rama del Sector Industrial

Minería*	28
Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	32
Construcción	343
Industria Manufacturera	2,266
Industria alimentaria	679
Industrias de las bebidas y del tabaco	178
Fabricación de insumos textiles y acabado de textiles	0
Fabricación de productos textiles, excepto prendas de vestir	17
Fabricación de prendas de vestir	137
Curtido y acabado de cuero y piel, y fabricación de productos de cuero, piel y materiales sucedáneos	0
Industria de la madera	144
Industria del papel	20
Impresión e industrias conexas	126
Fabricación de productos derivados del petróleo y del carbón	2
Industria química	13
Industria del plástico y del hule	19
Fabricación de productos a base de minerales no metálicos	202
Industrias metálicas básicas	0
Fabricación de productos metálicos	467
Fabricación de maquinaria y equipo	9
Fabricación de equipo de computación, comunicación, medición y de otros equipos, componentes y accesorios electrónicos	0
Fabricación de accesorios, aparatos eléctricos y equipo de generación de energía eléctrica	0
Fabricación de equipo de transporte	9
Fabricación de muebles, colchones y persianas	163
Otras industrias manufactureras	81
Total	2,669

Fuente: Elaboración propia con base al INEGI, 2014a. *Se incluye en el sector secundario por la estrecha relación que tiene en la producción de diversos bienes. La Tabla 1 muestra el número de unidades económicas en BCS que participan en actividades industriales, conforme a la rama o sector en la que se identifican. La minería, la generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final, la construcción y la industria manufacturera constituyen los principales grupos

De conformidad con los datos expuestos, la minería abarca el 1.05% de las actividades industriales; la generación, transmisión y distribución de energía eléctrica, así como el suministro de agua y de gas por ductos al consumidor final el 1.20%; la construcción el 12.85% y la industria manufacturera el 84.90%. Otro rasgo importante del sector industrial en BCS tiene que ver con el tamaño y la ubicación de las empresas, así como la población ocupada. De acuerdo a la estratificación establecida en la fracción III del artículo 3 de la Ley para el Desarrollo de la Competitividad de la Micro, Pequeña y Mediana Empresa y en

el Acuerdo por el que se establece la estratificación de las micro, pequeñas y medianas empresas, publicado en el Diario Oficial de la Federación el 30 de junio de 2009, la micro empresa en el sector industrial va de 0 a 10 empleados; la pequeña, desde 11 hasta 50; la mediana, entre 51 y 250 y, finalmente, se puede considerar que las grandes empresas son aquellas que superan los 250 empleados. Tomando como base lo anterior, la industria en BCS muestra la siguiente composición:

Tabla 2: Composición de la Industria En BCS 2014, Por Tamaño de la Unidad Económica

Rama y Tamaño	Micro	Pequeña	Mediana	Grande
Minería	23	3	2	0
Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	23	8	0	1
Construcción	232	84	24	3
Industria manufacturera	2,136	113	16	1
Total	2,414	208	42	5

Fuente: *Elaboración propia con base al INEGI, 2014a. La Tabla 2 muestra el número de unidades económicas que participan en los 4 grandes grupos de la industria en BCS, conforme a su tamaño. El tamaño de las unidades económicas se encuentra determinado por el número de empleados.*

Con base a la Tabla 2, se puede constatar que el 90.45% de las empresas del sector industrial en BCS son micro; el 7.79%, corresponden a pequeñas; el 1.57%, son medianas y el 0.19%, son grandes. Complementado la información, sólo 139 de las 2,669 unidades económicas ubicadas en el sector industrial se encuentran adscritas al Sistema de Información Empresarial Mexicano, de las cuales 124 son micro, 8 pequeñas, 5 medianas y 2 grandes (SIEM, 2014). De esta manera, sólo el 5.21% de las empresas del sector industrial en BCS pertenecen a una asociación o cámara empresarial. Por otro lado, la ubicación de las unidades económicas del sector industrial en BCS es otro factor importante en el análisis, pues en buena medida permite inferir sobre la dinámica económica, la generación de empleos, el abasto de recursos naturales y el potencial productivo con el que cuenta cada municipio. Con base a la Tabla 3, se puede observar la distribución de las unidades económicas a lo largo y ancho de la entidad.

Tabla 3: Ubicación de la Industria En BCS, Por Municipio

Municipio Y Actividad	Comondú	la Paz	Loreto	los Cabos	Mulegé
Minería	2	10	1	8	7
Generación, transmisión y distribución de energía eléctrica, suministro de agua y de gas por ductos al consumidor final	6	15	2	4	5
Construcción	7	225	11	95	5
Industria manufacturera	242	926	61	720	317
Total	257	1176	75	827	334

Fuente: *Elaboración propia con base al INEGI, 2014 La Tabla 3 muestra el número de unidades económicas que participan en los 4 grandes grupos de la industria en BCS, conforme a ubicación. La ubicación de las unidades económicas se encuentra determinada por el municipio donde se registra su domicilio fiscal.*

De acuerdo a las cifras de la Tabla 3, el Municipio de La Paz aglutina al 44% de las unidades económicas del sector industrial en BCS; le sigue el Municipio de Los Cabos con 31%; Comondú, con 12%; Mulegé, con el 10% y, finalmente, Loreto con apenas 3%. De esta manera, y tal como se manifiesta en el Programa Estatal de Desarrollo Industrial Sustentable, emitido por el Gobierno del Estado de BCS, el desarrollo de la industria se concentra principalmente en las cabeceras municipales, excepto la industria pesquera, que se encuentra ubicada principalmente en comunidades de la Zona Pacífico Norte, en donde se llevan a cabo procesos de enlatado de diversos productos del mar; mientras que la agroindustria está representada por plantas pasteurizadoras de leche y sus derivados, empaque de diversas hortalizas y productos orgánicos en empresas industriales que se sitúan en los Municipios de Mulegé, Comondú, La Paz y Los Cabos. (Gobierno de BCS, 2011: 7). Finalmente, la distribución del sector industrial guarda una estrecha relación con la dinámica poblacional, donde la Población Económicamente Activa encuentra en este sector la segunda fuente de empleo más importante para la entidad, después del sector terciario. Con base a los datos del

INEGI, el Producto Interno Bruto (PIB) del sector secundario ascendió a 10, 931,152 miles de pesos en 2011 y a 22, 044,000 miles de pesos en 2012, representado el 22.30% del PIB estatal en ese último año (INEGI, 2014b). La población económicamente activa y ocupada por municipio, se reflejan en la siguiente Tabla 4.

Tabla 4: Población Económicamente Activa y Ocupada, Por Municipio de BCS

Municipio Legación	Población Total	PEA	PEA Masculina	PEA Femenina	Población Ocupada	Población Masculina Ocupada	Población Femenina Ocupada
Comondú	70,816	29,846	20,822	9,024	29,231	20,333	8,898
Mulegé	59,114	26,117	18,012	8,105	25,565	17,567	7,998
La Paz	251,871	114,212	72,656	41,556	109,157	68,887	40,270
Los Cabos	238,487	110,085	72,384	37,701	102,849	66,425	36,424
Loreto	16,738	7,475	5,287	2,188	7,225	5,067	2,158

Fuente: Elaboración propia con base al INEGI, 2014 La Tabla 4 muestra la población total, población económicamente activa (por género) y la población ocupada (por género).

Con base a la Encuesta Nacional de Ocupación y Empleo, para el segundo trimestre del 2014 la población ocupada en el sector industrial fue de 61,097 personas, donde la participación corresponde al 21.6% de mujeres y el 78.4% de hombres (STPS-INEGI, 2014). Los cinco municipios muestran el mismo comportamiento, tal como se aprecia en la Tabla 4.

CONCLUSIONES

Derivado del análisis de la industria en BCS, se propone una Política de Fomento Productivo para el desarrollo regional que, basada en las recomendaciones de la Comisión Económico para América Latina y el Caribe, promueva nuevas inversiones para la instalación de industria secundaria, aumentando el empleo, las exportaciones y el desarrollo tecnológico para tener como resultado un crecimiento económico sostenido y sustentable. Teniendo como áreas de oportunidad la explotación eficiente de los factores de producción con los que se cuenta, como un extenso territorio (tierra) y la mano de obra (trabajo), así como la aplicación de inteligencia institucional para la correcta selección de mercados nacionales e internacionales, BCS puede aprovechar sus ventajas competitivas para mejorar las cadenas productivas y de valor en los sectores tradicionales o identificados con potencial, mediante la concesión de apoyos y atracción de la inversión para la creación de clústeres, la apertura de un parque tecnológico, el establecimiento de un recinto fiscalizado estratégico, la promoción de buenas prácticas de manufactura, acompañándose de políticas públicas que permitan la armonización del desarrollo industrial y económico con el medio ambiente.

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BIOGRAFIA

Dr. Alberto Francisco Torres García, es profesor – investigador del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur; sus aportaciones destacan en el estudio de los negocios internacionales, la competitividad y el desarrollo económico. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

Lic. Sarha Leticia Romero Martínez, es egresada de la Licenciatura en Comercio Exterior del Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Actualmente realiza estudios en la Maestría en Administración Estratégica por la Universidad Autónoma de Baja California Sur. Es Ayudante Académico del Cuerpo Académico de Desarrollo Económico y Políticas Públicas. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

Dr. Plácido Roberto Cruz Chávez, es profesor – investigador del Departamento Académico de Economía; destacándose en desarrollo de proyectos, cuenta con investigaciones enfocadas a la administración financiera, la competitividad sectorial y el desarrollo de negocios. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

EL AHORRO EN MÉXICO SÍNTESIS DE LA INVESTIGACIÓN EMPÍRICA

José Isabel Urciaga García, Universidad Autónoma de Baja California Sur
Claudia Lorena Lauterio Martínez, Universidad Autónoma de Baja California Sur

RESUMEN

La investigación sobre ahorro y desarrollo económico representa uno de los temas centrales en los diferentes enfoques teóricos de la economía. En efecto, la evidencia internacional muestra una estrecha asociación entre tasas de ahorro y tasas de crecimiento, aunque la dirección de causalidad es controversial. En el caso de México, la historia económica registra una amplia experiencia de inflación, déficits crónicos en la cuenta corriente de la balanza de pagos y crisis recurrentes. Con el modelo de industrialización sustitutiva, y sin él, los mexicanos han conocido los impactos adversos de la baja tasa de ahorro nacional, los persistentes desequilibrios en el saldo externo, la fuerte dependencia de la inversión extranjera y los efectos de los caprichosos movimientos internacionales de capital. La literatura económica para los países en desarrollo asocia sus bajos niveles de ahorro con el problema de la deuda externa, la inestabilidad macroeconómica, el desahorro del gobierno, los choques externos y la represión financiera. Esta misma literatura, recientemente empieza a cuestionar las bondades de los programas de ajuste y estabilización implantados en tales economías, por sus impactos sociales adversos y por lo ineficientes que resultan para aumentar el ahorro interno. El objetivo de este trabajo es determinar los principales factores explicativos que están detrás de las bajas tasas de ahorro y destacar los elementos clave para el diseño e instrumentación de la política de desarrollo a través del modelo del ciclo vital.

PALABRAS CLAVES: Ahorro Y Consumo, Ingreso Familiar, México, Modelo Del Ciclo De Vital

SAVING IN MEXICO SYNTHESIS OF THE EMPIRICAL INVESTIGATION

ABSTRACT

The research on savings and economic development represents one of the central topics in the different theoretical approaches of the economy. As a matter of fact, the international evidence shows a narrow association between rates of saving and rates of growth, though the direction of chance is controversial. In the case of Mexico, the economic history registers a wide experience of inflation, chronic deficits in the current account of the scale of payments and constant crisis. With and without the model of substitute industrialization, the Mexicans have known the adverse impacts of the low rate of national saving, the persistent imbalances in the external balance, the strong dependence of the foreign investment and the impact of the capricious international movements of the capital. The economic literature for the developing countries associates its lows levels of saving with the problem of the foreign debt, the macroeconomic instability, the dissaving of the government, the external shocks and the financial repression. The same literature, recently it starts questioning the kindness of the programs of adjustment and stabilization implanted in such economies, for his social adverse impacts and for the proved inefficiency to increase the internal saving. The goal of this work is to determine the principal explanatory factors that are behind the low rates of saving and to emphasize the key elements for the design and instrumentation of the politics of development across the model of the vital cycle.

JEL: D4, D5, 01, 02, R1

KEYWORDS: savings and consume, household income, Mexico, Life Cycle Model

INTRODUCCIÓN

La investigación sobre ahorro y desarrollo económico representa uno de los temas centrales en los diferentes enfoques teóricos de la economía. En efecto, la evidencia internacional muestra una estrecha asociación entre tasas de ahorro y tasas de crecimiento, aunque la dirección de causalidad es controversial. La visión de los modelos neoclásicos tradicionales, tipo Solow, Lewis o aquellos más recientes de crecimiento endógeno, indican que a mayor ahorro corresponde un crecimiento más acelerado, debido a la acumulación de capital. En contraste, los modelos de corte keynesiano, neokeynesiano y de ciclo vital sugieren que el crecimiento es la causa principal de la elevación del ahorro. De hecho, las trayectorias de crecimiento dependen de la asociación y retroalimentación de sendas variables y darán como resultado, bien el círculo virtuoso de la riqueza o su opuesto, el vicioso de la pobreza (Urciaga, 2002). En el caso de México, la historia económica registra una amplia experiencia de inflación, déficits crónicos en la cuenta corriente de la balanza de pagos y crisis recurrentes. Con el modelo de industrialización sustitutiva, y sin él, los mexicanos hemos conocido los impactos adversos de la baja tasa de ahorro nacional, los persistentes desequilibrios en el saldo externo, la fuerte dependencia de la inversión extranjera y los efectos de los caprichosos movimientos internacionales de capital. A excepción de períodos de corta duración, el saldo exterior en cuenta corriente ha sido negativo, con la consecuencia de que se incrementaron las necesidades de financiación externa. Los problemas crónicos de saldo exterior indican que la insuficiencia de ahorro interno es uno de los “hechos estilizados” de México y la restricción más importante al crecimiento sostenido. Los ajustes frecuentes del tipo de cambio nominal reflejan la lucha por superar los crónicos déficits en la cuenta corriente, de tal forma que déficits más allá de 3-4% del Producto Interno Bruto (PIB) usualmente desembocan en sobrevaluación cambiaria, aumentos en las tasas de interés, ataques especulativos y, finalmente, macro devaluaciones y programas de ajuste (Weale, 1990).

REVISIÓN DE LA LITERATURA

Para el enfoque neoclásico la causalidad entre ahorro y crecimiento adopta el sentido de elevadas tasas de ahorro a mayor crecimiento mediante la acumulación de capital, idea reforzada por los actuales modelos de crecimiento endógeno (De Long y Summers 1991, Roemer 1986, Barro 1991). En contraste, los enfoques keynesianos, Neokeynesianos y de Ciclo Vital sugieren que la dirección de causalidad va del crecimiento al ahorro. En consecuencia, existen diferentes lecturas de los resultados empíricos, en particular a las regresiones que usan al crecimiento como la variable dependiente y a la tasa de ahorro como la independiente, porque la propia tasa de ahorro puede estar influida por la tasa de crecimiento. Los elementos anteriores indican la falta de consenso sobre el sentido de causalidad del ahorro y crecimiento, no obstante, todos los enfoques coinciden en destacar la importancia que reviste el ahorro para el crecimiento de largo plazo (Avery y Kennickell, 1991)

En el enfoque neoclásico el volumen de ahorro e inversión se determinan con cargo a variaciones en la tasa de interés. Enseña que el ahorro se transforma automáticamente en inversión y de esta manera se logra mayor crecimiento. El ahorro es resultado de la elección entre consumo presente y futuro y la tasa de preferencia temporal es un elemento clave en esta decisión. Si no existen obstáculos para el desplazamiento intertemporal en el consumo, ocasionados por restricciones o incertidumbre, el consumo óptimo de un individuo involucrará igualar la tasa de cambio de la utilidad marginal del consumo a la diferencia entre la tasa de preferencia temporal y la tasa de interés. En este marco, el consumo depende de los recursos disponibles de ciclo vital. El ahorro permite añadir activos financieros o el desahorro puede reducirlos o endeudarse con cargo a los ingresos futuros para alcanzar un patrón de consumo óptimo (Ros y Vázquez, 1980).

El Modelo de Ciclo Vital: Desarrollo e Implicaciones

La investigación sobre los determinantes del ahorro y su papel en el desarrollo económico, ha representado tradicionalmente un papel central en los diferentes enfoques teóricos de la macroeconomía, interés renovado por la contribución de los modelos de crecimiento endógeno y la caída de las tasas de ahorro en la mayoría de los países (Barro, 1991). Los esfuerzos de refinar la teoría del ahorro desde la perspectiva del enfoque neoclásico intentan dotarla de visión de futuro y asirla al comportamiento racional del consumidor. Por una parte, se orienta a adaptar el patrón de consumo a alguna noción más estable, de largo plazo, y por otra, adoptan la planeación racional como base de las decisiones de ahorro familiar. En esta dirección resaltan los planteamientos de las hipótesis del Ingreso Permanente y de Ciclo Vital. La idea fuerza que sostiene ambas teorías es que el consumo depende de una noción de largo plazo en lugar de un flujo de ingreso que se perciba entre un año y otro. En la hipótesis del ingreso permanente, Friedman (1957) incorpora la batería microeconómica de maximización intertemporal de la utilidad, en la que el ahorro se interpreta como un residual después de que se tomó la decisión de consumir en cada período. Esta hipótesis se apoya en supuestos de completa certidumbre, sin racionamiento de capital y agentes inmortales. La idea esencial de esta hipótesis es que el ingreso tiene dos componentes: uno normal o permanente y otro transitorio, inesperado "accidental o casual" (Modigliani, *et al* 1985).

Asimismo, el consumo se divide en una parte permanente y otra transitoria. El consumo permanente depende de la riqueza del individuo y de la tasa real de interés. Además, asume que los componentes transitorios del ingreso y el consumo no están correlacionados, ni entre sí ni con los correspondientes componentes permanentes. Este supuesto -el más restrictivo de su planteamiento, indica Friedman - es el más relevante: "el supuesto de nula correlación entre componentes transitorios del ingreso y del consumo, es muy fuerte, pero es el que introduce un contenido sustantivo importante en la hipótesis y lo hace susceptible de ser contrastado" (Friedman, 1957). La hipótesis de proporcionalidad es el aspecto que más controversia ha generado, pues implica que los gustos son independientes del stock de riqueza. Si las diferencias en las preferencias de los individuos están correlacionadas con el ingreso permanente, la estimación empírica usual puede atribuir las diferencias al ingreso permanente, cuando en realidad se trata de los efectos de las diferencias en los gustos y hasta ahora no existe una forma satisfactoria de medir las preferencias. La hipótesis se traduce en dos importantes derivaciones: por un lado, que la elasticidad del consumo respecto al ingreso permanente sea unitaria, y por otro, que todo el ingreso transitorio se ahorra (Mayer, 1972). Los supuestos básicos del modelo simplificado son los siguientes:

En principio, el modelo se sustenta en una función de utilidad *homogénea*; supuesto conocido como de proporcionalidad, que Ando y Modigliani lo interpretan de la siguiente manera: "Si el individuo recibe un dólar adicional de recursos, lo asignará en consumo a diferentes momentos en la misma proporción en que asignaba sus recursos antes de la adición" (Ando y Modigliani, 1963). En segundo lugar, la versión simplificada *no incluye herencias*. No existe riqueza heredada al inicio del período ni se dejan legados al morir, el consumo depende de la forma específica de la función de utilidad, de la tasa de interés, y de la edad del individuo, pero no del total de sus recursos. (Modigliani y Brumberg, 1979). En tercer lugar, se supone que la *tasa de interés es cero* y *no existe incertidumbre*, y finalmente, se planea *consumir el ingreso a una tasa constante* durante toda su vida. Existen otros supuestos que se relacionan con las condiciones a cumplir para pasar *de una función individual a una agregada*, para agregar al interior de cada grupo de edad y luego entre todos los grupos (misma renta media de cada grupo, igual ingreso esperado para cada grupo durante su período activo e igual período activo y esperanza de vida). Así se obtiene la formulación estándar de la función de consumo:

$$C_i = \beta_0 Y_i^d + \beta_1 Y_i^e + \beta_2 W_i$$

Bajo los supuestos considerados la función de ahorro (consumo) agregado en cualquier año es una función lineal y homogénea del ingreso corriente, del ingreso esperado y de la riqueza, con coeficientes que dependen de la edad. El Modelo de Ciclo Vital (La propuesta del Modelo de Ciclo Vital se contiene en los trabajos clásicos de Modigliani con Brumberg, en el artículo con Ando de 1963, en la conferencia que Franco Modigliani dictó al recibir el premio nobel de economía en 1985 que posteriormente se publicó como artículo en *The American Economic Review* (1986), Vl. 76, No.3, p.297-313; y en los trabajos más recientes de los noventas, publicado en *Revista Di Política Económica*, en 1990, No. 12, p. 5-42 en que trata de explicar las caídas en las tasas de ahorro con cargo al modelo MCV) genera algunas implicaciones importantes que han motivado una amplia controversia, resumimos aquellas de mayor relevancia:

El nivel de consumo es proporcional al ingreso esperado e independiente del ingreso corriente. Es decir, se espera que la elasticidad del consumo respecto al componente permanente del ingreso sea unitaria.

La razón consumo e ingreso permanente para diferentes grupos de edad, está gobernada por la relación entre ingreso permanente de ese grupo de edad y su ingreso de ciclo vital, la cual depende del tamaño de la familia.

La tasa agregada de ahorro es función del crecimiento económico (población y productividad) y no de la frugalidad de los agentes.

La primera proposición se deriva directamente de la estructura de preferencias (homotéticas) y de la estabilidad del patrón edad-ingreso. Estas preferencias implican que la razón riqueza-ingreso es independiente del ingreso. Los autores del Modelo de Ciclo Vital demuestran las implicaciones que se derivan para condiciones de una economía estacionaria y de crecimiento sostenido. Para el primer caso, el ingreso es constante durante el período de vida activa y cero en la fase de jubilado, el consumo es estable en todo el ciclo vital y el ingreso nacional estacionario, bajo tales condiciones el modelo MCV implica que se ahorra hasta la jubilación y se desahorra posteriormente en un monto igual al ahorro anterior, así, la razón riqueza-ingreso es independiente del ingreso e igual a la mitad del número de años de jubilado. Es decir, MCV implica que la razón de ahorro y consumo a ingreso, depende del peso relativo del período de jubilado, de la razón período de jubilado al total del ciclo vital y del período activo al ciclo vital, la que supone constante e independiente del ingreso como de la edad (Modigliani y Brumberg 1979). Es decir, no hay ahorro neto, toda vez que el ahorro de las familias en período activo se ve compensado exactamente por el desahorro de los jubilados.

En contraste, en crecimiento sostenido, el MCV implica que la proporción de ahorro agregado no depende del nivel de ingreso sino de su tasa de crecimiento y, para un crecimiento dado, la tasa de ahorro con independencia del origen del crecimiento, bien resulte de una expansión de la población (efecto Neisser), del incremento en la productividad (efecto Bentzel) o ambos. En otras palabras, si la población crece sostenidamente aumentará el número relativo de ahorradores con relación a las personas de la tercera edad, por tanto, el ahorro será positivo y aumentará con el crecimiento de la población. De la misma forma, si aumenta el ingreso como consecuencia del aumento de la productividad, aún si la población es estacionaria, aumentará el ahorro, porque los jóvenes que están en sus fases de ahorro disfrutarán de mayores recursos de ciclo vital que la generación anterior (Hurd, 1995).

METODOLOGÍA

El contraste del Modelo de Ciclo Vital es elaborado con datos de hogares de varios niveles, como el ingreso disponible, la renta esperada y la riqueza junto con atributos del hogar y la propiedad de la vivienda. Un modelo de esta naturaleza se restringe para identificar las variables básicas que sugiere el Modelo de Ciclo Vital, y posteriormente, se segmenta en distintas muestras (por grupos de edad, territorio, y finalmente, por niveles de ingreso).

$$c_t = \beta_0 + \beta_1 y_d + \beta_2 y^e + \beta_3 w_t + \beta_4 Ed_t + \beta_5 Ef_t + \beta_6 Res_t + \varepsilon_t$$

La especificación que se emplea se diferencia de la mayoría del trabajo empírico desarrollado para México. En particular por el aporte de la riqueza, ingreso permanente, estructura y tamaño de la familia, el territorio y la vivienda, todos ellos, argumentos que nos permiten enriquecer las formulaciones tradicionales del consumo familiar de México. El modelo estadístico anterior recoge las variables principales que plantea MCV. El ingreso disponible (y_d), la renta permanente (y^e), la riqueza (w), la edad (Ed), la estructura de la familia (Ef), y el habitat (Res).

Con el modelo econométrico que se propone, será posible probar algunas hipótesis de interés. El caso keynesiano puede contrastarse a partir de algunas restricciones en los coeficientes, en particular si $0 < \beta_1 < 1$ y $\beta_2 = \beta_3 = 0$. En la medida que el ingreso disponible sea la única variable que explica el consumo de los hogares, y que el consumo de las familias sea muy sensible a cambios en el ingreso disponible, además que los agentes, no consideren las expectativas de ingreso al tomar sus decisiones de consumo y su nivel de riqueza no influye en su consumo (quizás restringidos por liquidez y riqueza). Si $\beta_1 = 0$ y $\beta_2 = 1$, nos da el caso perfectamente racional de que los cambios en el consumo responden exclusiva y proporcionalmente al ingreso permanente. Si $0 < \beta_1 < 1$, $\beta_1 > \beta_2 > 0$ y $\beta_3 > 0$, nos acercaría al caso de consumidores de ciclo vital con restricciones de liquidez, en el que los agentes consideran el futuro en sus decisiones, consideran a la riqueza pero por limitaciones institucionales (racionamientos de crédito y riqueza), responden rápidamente al ingreso disponible. Se espera que los hogares en una sociedad heterogénea como la mexicana registren diferentes pautas en el comportamiento del ahorro como respuesta a consideraciones de riqueza, liquidez, ingreso y atributos ligados al territorio y la familia.

A efectos de analizar los impactos relativos a la edad, la clasificación se realizó en tres grupos: los jefes de hogar hasta 45 años, aquellos entre 46 y 65, y los mayores de 65 años, las personas de la tercera edad es el grupo de referencia. Se espera que los cabezas de familia más jóvenes ahorren más que los viejos, que las personas de la tercera edad desahorren, y que los cabezas de familia entre 45 y 65 años registren las tasas mayores de ahorro. En este grupo se encuentran aquellos que se supone finalizaron la crianza y educación de los hijos a la par que alcanzan los máximos ingresos. Para dar cuenta del impacto de la estructura de la familia en el patrón de ahorro, se utilizó la tasa de dependencia de los jóvenes que residen en el hogar menores de 15 años, el número de perceptores de ingreso, el tamaño del hogar y la situación civil del jefe de hogar. Se supone que el aumento en el número de hijos eleva el nivel de consumo en los años de crianza y educación, y por tanto reduce el ahorro. Adicionalmente, para estudiar el impacto que ejercen el territorio en el patrón de ahorro de los hogares se realizaron algunas aproximaciones al habitat en que reside la familia: el grado de urbanización y la región. En principio, mediante un grupo de variables ficticias que recogen el nivel de urbanización del lugar de residencia. Las grandes urbes y sus áreas metropolitanas, las ciudades grandes y capitales de estado mayores de 100 mil personas, las ciudades medias entre 15 mil y 100 mil habitantes, las ciudades pequeñas entre 2,500 y 15 mil habitantes, y finalmente, las zonas eminentemente rurales menores de 2,500 personas. El grupo

de referencia es las grandes ciudades y sus áreas metropolitanas. En segundo lugar, aproximamos el habitat mediante las regiones de México. Se espera que las familias que residen en zonas o regiones con mayor nivel de urbanización ahorren menos que las familias en ambientes rurales (*ceteris paribus*).

Por otra parte, es necesario contrastar si existen efectos riqueza vinculados a la propiedad de la vivienda, el efecto riqueza es una de las razones más socorridas que intenta explicar la reducción en el ahorro privado. Si la hipótesis es correcta, se espera que los propietarios de vivienda registren tasas de ahorro menores que los no propietarios. Es necesario distinguir a través de encuestas varias formas de tenencia de vivienda que permiten contrastar tal hipótesis, las encuestas deben distinguir a los propietarios de acuerdo al tipo de propiedad de la vivienda y del terreno en que se localiza: vivienda en propiedad en terreno propio, propia en terreno ejidal o comunal, propia en terreno jurídicamente irregular y propia con hipoteca. A los no propietarios los clasifica como: vivienda en alquiler, prestada y recibida como parte de los beneficios (prestaciones en los contratos colectivos mexicanos) que otorga la empresa. Trabajamos la variable a dos niveles, en el primero a nivel de propietarios y no propietarios, y en una segunda aproximación refinamos entre los diversos tipos de tenencia. Para el primero, es necesario obtener la propiedad de la vivienda, mediante una variable ficticia que adopta el valor de uno si es propietario de la vivienda en que reside, con independencia del tipo de lugar en que localiza la vivienda. Los resultados de las estimaciones estarán condicionadas por el ingreso y la riqueza.

RESULTADOS

En México, parece existir una relación inversa entre el tamaño del hogar y la tasa de ahorro, por arriba del tamaño medio de la familia mexicana. Los hogares hasta 5 miembros ahorran más que hogares más numerosos, la tasa de ahorro se cifra en 11% a 23%. Lo que indica que los hogares más grandes registran mayor consumo y pueden ahorrar más o menos en función de que los miembros adicionales contribuyan con más ingresos. Esto es, si aumenta el número de perceptores de ingresos y o de dependientes. Esta relación básica desde la perspectiva de Ciclo Vital, apenas empieza a documentarse en México.

El Modelo de Ciclo Vital es una aproximación adecuada del proceso de generación de datos de consumo de los hogares. Los resultados del modelo nos indican que tanto el ingreso disponible, la riqueza, la renta permanente, y otros atributos territoriales y del hogar son elementos importantes en la explicación del ahorro de las familias. La elasticidad del consumo respecto a los cambios en el ingreso disponible entre el Año 1 y Año 4 se ubica entre 0.93 y 0.96, la de la riqueza entre 0.01 y 0.021, y del ingreso permanente entre 0.018 y 0.063. Los valores de las elasticidades que acompañan al ingreso esperado sugieren que los cambios en el consumo no son proporcionales a la renta permanente, indica que sólo una pequeña proporción del consumo se modifica (menos del 6%) ante una variación del ingreso permanente, cuando se espera que sea del 100%. La elasticidad del consumo al ingreso disponible es muy elevada, indica que un cambio en el ingreso disponible de un peso conducirá a aumentar el consumo entre 93 y 96 centavos.

El ingreso disponible es la variable más importante en el consumo familiar. La propensión marginal al ahorro del ingreso disponible se cifra alrededor de 14% al 20% (con excepción de los atípicos resultados para Año 3), en todas las encuestas tiene el signo esperado y es significativa. Las familias tienen una propensión marginal al consumo de su ingreso permanente cifrada entre 10 y 24%. La propensión marginal a consumir la riqueza es de alrededor de 1.2% aunque para los últimos dos años no resulta significativa. Un aspecto que sorprende, se refiere al grado en que las variables que se incluyen en el modelo explican el consumo de las familias, en todos los casos supera el 80%. En principio es contraintuitivo, dado que los datos son de corte transversal y parecería que el modelo registra problemas de especificación. Sin embargo, las pruebas básicas de especificación del modelo propuesto no lo rechazan así que hay dos explicaciones

que apoyan el resultado. En principio las principales variables del modelo recogen tendencia y en todos los casos la asociación entre el ingreso y consumo familiar es muy estrecha. En segundo lugar, el ingreso disponible considera en todos los casos los componentes no monetarios, que en una sociedad con elevado contenido de informalidad y economía familiar, son muy importantes, el concepto de gastos e ingresos no monetarios son equivalentes y se incluyen en ambos lados de la ecuación. La Tabla 1 muestra las funciones del consumo para México, demostrando diferencias importantes en el comportamiento del ahorro de los hogares según el criterio de segmentación. La tasa de ahorro es mayor en los hogares cuyo cabeza de familia es varón, al parecer las mujeres registran un exceso de sensibilidad al ingreso corriente mientras que los varones se comportan como agentes de ciclo vital.

Tabla. 1: Funciones de Consumo Para México, (Comparativa Cuatro Años)

Variable	AÑO 1	AÑO 2	AÑO 3	AÑO 4
C	9.734 (1.5)	740.97 (2.0)	-1,998.7 (-1.9)	1923.4 (1.5)
Ingreso	0.861 (14.8)	0.803 (22.5)	0.977 (16.1)	0.887 (12.6)
Ingreso Permanente	0.111 (2.9)	0.103 (3.1)	0.002 (0.1)	0.241 (3.3)
Riqueza	0.010 (2.6)	0.013 (3.2)	0.013 (1.8)	0.010 (1.5)
Propietario		-307.4 (-1.6)	432.9 (2.1)	1394.9 (3.7)
Edad M 45	7.48 (1.0)	1300.2 (5.8)	1028.2 (5.5)	-487.7 (-0.9)
Edad 45-65	3.98 (1.1)	743.7 (3.1)	373.7 (1.3)	63.32 (0.1)
Centro	-10.73 (-3.1)	216.1 (0.5)	1171.9 (1.5)	-1415.1 (-1.6)
Centro Norte	-12.75 (-2.7)	-378.5 (-1.1)	3.0 (0.0)	-1250.8 (-1.3)
Golfo Centro	-9.86 (-2.2)	90.97 (0.3)	68.3 (0.2)	-1629.4 (2.0)
Norte	-12.84 (-3.3)	213.4 (0.6)	125.0 (0.3)	-2251.3 (-3.6)
Occidente	-7.33 (-2.0)	250.5 (0.6)	-835.9 (-0.2)	-1445.6 (-1.8)
Pacifico Centro	-3.30 (-0.4)	-188.4 (-0.6)	46.1 (0.1)	-2715.2 (-2.2)
Pacifico Norte	-11.49 (-2.4)	-651.7 (-2.3)	707.3 (1.7)	-1352.1 (-0.6)
Pacifico Sur	-15.811 (-3.2)	8.02 (0.0)	620.2 (1.1)	-938.1 (-1.6)
Sureste	-5.24 (-1.0)	-492.9 (-1.6)	824.0 (1.9)	-2078.5 (-2.2)
Casado				342.33 (0.8)
Tamaño Hogar	1.06 (0.4)		-90.6 (-0.5)	-899.8 (-2.3)
Hijos		205.6 (0.8)		
Perceptores		-105.99 (-3.1)		
R ² Ajustado	0.834	0.919	0.885	0.789
DW	1.999	1.806	1.754	1.976
Media V.D.	167.026	11,004.8	11,779.6	28,506.2
Observaciones	4,735	10,510	12,815	14,042

En esta tabla se describe el análisis empírico de las variables con una variación en cuatro años distintos, se incluyen las principales variables de consumo para México. Fuente: Elaboración propia. Estimaciones corregidas por el método de White.

Una de las definiciones frecuentes en México, se concentra en la diferencia entre los ingresos y gastos corrientes (incluye el componente monetario y no monetario de los gastos e ingresos y excluye las operaciones financieras y de capital), el cálculo del ahorro por esta vía tiene varios inconvenientes entre los que destacan la consideración de la compra de bienes duraderos y la educación como gasto, cuando en realidad es una inversión. Se han propuesto muchos ajustes a la medición anterior para destacar el ahorro, el más frecuente, redefine algunos componentes del gasto y los transfiere a ahorro, en esta dirección se reclasifican algunos componentes del gasto en bienes durables y no durables, y se define el ahorro como la diferencia entre ingreso corriente y gasto en no durables (incluyendo una estimación de los intereses por

las deudas contratadas). Asimismo, se puede ampliar el contenido conceptual del ahorro al considerar algunos componentes del gasto como ahorro y agregarlos, como los bienes durables (vivienda, autos, electrodomésticos y otros), de la educación, del ahorro financiero y el préstamo en efectivo a otros agentes fuera de la familia. Para así finalmente, definir el ahorro como la suma de una serie de rubros de gastos de la encuesta, por ejemplo, el gasto en bienes de consumo durable, el gasto en inversión y el ahorro en efectivo. Los resultados sugieren que mayor grado de urbanización implica mayor consumo. La aproximación de las diez grandes regiones de México (considerando a la región Centro Sur que incluye al Distrito Federal, y los Estados México y Morelos como punto de referencia), sugiere que todas las regiones de México ahorran más que la región Centro Sur, esta situación simplemente nos reafirma los impactos adversos en el ahorro, de vivir en las grandes urbes metropolitanas, que concentran casi todos los servicios. El menor ahorro del hábitat urbano no sólo se explica por la mayor cobertura de servicios, sino también por a las diferencias de costos, precios y salarios entre las regiones que integran el país, y al comportamiento más precautorio que se asocia con las zonas rurales. Este comportamiento deriva de la mayor incertidumbre sobre sus ingresos en gran medida dependientes de la producción agropecuaria e influidos por factores incontrolables y aleatorios como la meteorología. De los resultados anteriores se deriva que existen diferencias importantes en el comportamiento del ahorro de los hogares de acuerdo a ciertos criterios de segmentación. La función de consumo es heterogénea y tendrá que estudiarse a la luz de una gran variedad de circunstancias como territorio, propiedad de vivienda y otros aspectos de la familia.

CONCLUSIONES

La caída en la tasa de ahorro constituye una fuente notable de preocupación para muchos países, dadas sus consecuencias negativas en el crecimiento sostenido y sus resultados de desequilibrio externo. El esfuerzo por documentar el comportamiento del ahorro se ha visto limitado por la información existente. La mayor parte de los trabajos en este campo se concentran en las series temporales del consumo o ahorro privado y, generalmente, estudian algún período que concluye hacia principios de los noventa. Las cifras de las Cuentas Nacionales de México tienen el problema de consolidar el comportamiento de las empresas y las familias en el agregado “sector privado”, no ofrecen series históricas del ahorro de las familias y proporcionan poca información detallada sobre el ahorro familiar. No obstante, este componente del ahorro es susceptible de estudiarse mediante los microdatos de las encuestas de presupuestos familiares que muy pocos trabajos han utilizado.

Las funciones de consumo estimadas abarcan las especificaciones de corte keynesiano y las de ciclo vital concentradas en dos tipos de segmentaciones: por nivel de renta las primeras, y por grupos de edad, las segundas. Las segmentaciones por edad permiten contrastar las principales implicaciones del Modelo de Ciclo Vital sobre la triangulación de los ingresos durante el ciclo de vida, mientras que las segmentaciones por niveles de ingreso o la restricción de los coeficientes de riqueza e ingreso permanente del Modelo de Ciclo Vital nos facilitan aproximarnos a la versión keynesiana que subraya la importancia del ingreso disponible sobre el comportamiento del consumo, o el grado en que las restricciones de liquidez que sugieren las tesis de Hall, Flavin y Mishkin pueden condicionar la función de consumo en México. Es decir, hasta que punto las restricciones de liquidez impuestas por el funcionamiento del mercado de crédito y/o el nivel de pobreza generan que el consumo sea muy volátil a los cambios en el ingreso. La principal implicación que sugiere esta segmentación radica en que el grueso del ahorro lo realizan los hogares que se ubican en la parte alta de la escala distributiva, hecho muy importante desde la perspectiva de la política económica. El ahorro de las familias está determinado fundamentalmente por las decisiones de unos pocos individuos en la escala superior de rentas, y si la mayoría no tiene posibilidades de acumulación para la jubilación, los recursos públicos futuros tendrán fuertes presiones debido a la demanda de protección social. La reforma del sistema de pensiones no tiene impacto directo en amplios sectores de la población para los que simplemente no existe acceso a los mecanismos de jubilación, como los campesinos y los trabajadores de la economía informal. Los jefes de hogar con ingresos próximos al nivel de subsistencia no pueden realizar un acervo amortiguador de ahorro o acumular para la jubilación. El modelo que mejor refleja la realidad mexicana se puede comparar con un modelo 60-30-10, es decir, 60% de la población bajo restricciones de liquidez, 30% se comporta como lo sugiere el MCV y el 10% restante puede explicar su acumulación de riqueza mediante herencias.

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BIOGRAFÍA

José Isabel Urciaga García. Es Doctor en Ciencias Económicas y Empresariales y magister en Economía Aplicada por la Universidad Autónoma de Barcelona; maestro en Ciencias en Economía del Desarrollo Rural por la Universidad Autónoma Chapingo. Actualmente se desempeña como profesor-investigador del Núcleo de Posgrado en Ciencias Marinas y Costeras y del Departamento de Economía de la Universidad Autónoma de Baja California Sur. Correo:

Claudia Lorena Lauterio Martínez. Es Maestra en Ciencias Marinas y Costeras por la Universidad Autónoma de Baja California Sur, es estudiante de Doctorado en la misma universidad. Actualmente se desempeña como profesor-investigador del Departamento de Economía de la Universidad Autónoma de Baja California Sur. Correo:

ANÁLISIS ESTRATÉGICO PARA EL DESARROLLO DE LOS PRODUCTORES DE LADRILLO EN LA CIUDAD DE SALTILLO, COAHUILA.MÉXICO

Baltazar Rodríguez Villanueva, Universidad Autónoma de Coahuila

Yolanda Mejía de León, Universidad Autónoma de Coahuila

Rosalva D. Vásquez Mireles, Universidad Autónoma de Coahuila

Natalia Rodríguez Ruiz, Universidad Autónoma de Coahuila

RESUMEN

La industria del ladrillo artesanal, está directamente relacionada con la construcción de vivienda y edificios. En México, esta ocupación se viene practicando desde hace varios siglos. La fabricación de ladrillo rojo cocido en hornos (tabique y lozeta), se ha desempeñado sin cambios sustanciales desde épocas ancestrales, principalmente en la zona surponiente de la ciudad de Saltillo, Coahuila, México. No obstante, el tiempo transcurrido, esta industria no ha modernizado totalmente sus procesos de operación y, consecuentemente, continúa contaminando, sin una regulación apropiada. Sin embargo, a partir de los 90's se deja de consumir la quema de llantas y acumuladores de autos de desecho para reconvertir el proceso de combustión, utilizando el aceite residual, la leña y la madera de desecho. El 90% de la producción, se exporta a EEUU, el 8% se distribuye regional y nacionalmente y el 2% se vende localmente. Como consecuencia de la crisis hipotecaria, en los últimos 6 años las exportaciones han disminuido considerablemente y más del 60 % de los productores, han desaparecido del mercado. El principal objetivo de esta investigación es, por lo tanto, conocer y analizar los factores que influyen en la gestión empresarial de los productores de ladrillo, para poder contribuir al diseño de políticas públicas y de fortalecer su estrategia en la toma de decisiones. Se plantea como hipótesis analítica que la gestión empresarial, la infraestructura, la formalización y los factores ambientales limitan a los micros y pequeños productores de ladrillo, para ser competitivos. Se diseñó un instrumento de medición (con escalamiento Likert, diferencial semántico y preguntas dicotómicas), considerando las variables de dirección empresarial, infraestructura, capacitación, trámites y formalización, factores institucionales y ambientales. La encuesta, se aplicó a 74 propietarios. El diseño de la investigación fue no experimental. En cuanto a la temporalidad de la recolección de los datos, es transversal. Fue descriptivo, ya que solamente se analizaron cómo son y cómo se manifestaron algunos fenómenos y sus componentes. Los datos se procesaron en excell y paquete SPSS versión 18. Los resultados arrojan que el 84 % de los productores no cuentan con los servicios básicos municipales. El 89 % no cuenta con teléfono fijo, en cambio el 88 % tiene celular; el 62 % carece de correo electrónico; el 95 % no utilizan la banca electrónica y el 100 % de la muestra, no dispone de página web. Predomina la informalidad, ya que el 91 % no facturan; al 89 % no les alcanza para pagar todos sus gastos. El 40 % no identifica los gastos familiares, personales y del negocio y el 93 % reconoció no estar inscrito en el Registro Mercantil. Las necesidades más sentidas se dan en el aspecto de formalización, gestión empresarial, comercialización, finanzas y producción. Si no se toman las medidas adecuadas, en general, esta actividad no es sustentable para el medio ambiente regional porque implica una degradación constante de los ecosistemas urbanos y rurales.

PALABRAS CLAVES: Productores de Ladrillo, Administración, Gestión, Formalización y Factores Ambientales

STRATEGIC ANALYSIS FOR DEVELOPMENT OF BRICK PRODUCERS IN SALTILLO CITY, COAHUILA, MEXICO

ABSTRACT

The handmade brick industry, is directly related to the construction of housing and buildings. In Mexico, this occupation has been practiced for several centuries. The manufacturing of red brick baked in ovens (septum and tile) has played substantially unchanged since ancient times, especially in the southwest area of Saltillo city, Coahuila, Mexico. Despite the time elapsed, the industry has not totally modernized its operating processes and, consequently, continues to pollute without proper regulation. However, from the 90's it stop consuming burning tires and scrap car batteries to convert the combustion process using waste oil, firewood and scrap wood. The 90% of production is exported to the USA, 8% is distributed regionally and nationally, and 2% is sold locally. As a result of the mortgage crisis in the last six years, exports have declined significantly and more than 60% of producers have disappeared from the market. The main objective of this research is, therefore, to understand and analyze the factors that influence the business management of the brick producers, to contribute to the design of public policies and strengthen its strategy in decision making. Arises as analytical hypothesis that the business management, the infrastructure, the formalization and the environmental factors limited micro and small brick producers to be competitive. A measuring instrument (with Likert scaling, semantic differential and dichotomous questions) was designed, considering the corporate governance variables, infrastructure, training, procedures and formalization, institutional and environmental factors. The survey was applied to 74 owners. The research design was not experimental. As for the timing of data collection, is transversal. It was descriptive, since they were only analyzed of how they are and how some phenomena manifested and their components were made. The data was processed in excel and SPSS package version 18. The results show that 84% of producers do not have the basic municipal services. 89% doesn't have landline, however 88% have a cell phone; 62% have no email; 95% do not use online banking and 100% of the sample did not have a website. Informality prevails, because the 91% do not bill; 89% can not afford to pay all their expenses. The 40% does not identify the family, personal and business expenses and 93% admitted not be registered in the Commercial Register. The most pressing needs are given in the aspect of formalization, business management, marketing, finance and production. If appropriate measures are not taken, in general, this activity is not sustainable for the regional environment because it implies a constant degradation of urban and rural ecosystems.

JEL: L25 L52 L53 L74 M11 N60 N66 O13 O17 O33 Q53

KEYWORDS: Brick Producers, Administration, Management, Formalization and Environmental Factors

INTRODUCCIÓN

La industria del ladrillo y sobretodo artesanal, está directamente relacionada con la construcción de vivienda, por lo que en México, esta actividad se viene practicando desde hace varios siglos. La fabricación de ladrillo rojo cocido (tabique o “cuachota” y el piso de barro), por lo tanto, es una actividad artesanal que se ha desempeñado sin cambios sustanciales desde épocas ancestrales, en la zona surponiente de la ciudad de Saltillo, Coahuila. No obstante, el tiempo transcurrido y debido a diferentes factores, esta industria no ha modernizado totalmente sus procesos de producción y, consecuentemente, continúa contaminando con sus emisiones de humo a la atmósfera sin una regulación apropiada por parte de las autoridades. El ladrillo de piso producido en Saltillo, Coahuila México, es principalmente de exportación (sur de EUA) aunque minoritariamente se abastece al mercado local y regional. Se cuenta con dos marcas registradas: Saltillo Tile MR (México) y Castizo TM (USA). Derivado de la crisis nacional e internacional (por el impacto de las deudas hipotecarias en EEUU), se contrajo la industria de la construcción y evidentemente la demanda

de ladrillo local disminuyó considerablemente, provocando, entre otros factores, la desaparición de más del 60% de los productores.

Como parte fundamental de este proyecto de investigación, se espera por lo tanto, después de realizar un diagnóstico de la actividad, el poder contribuir a la formulación de políticas públicas y a fortalecer la toma de decisiones estratégicas de los productores de ladrillo. Este trabajo está estructurado como sigue: en la primera parte se presenta el marco teórico referencial que brinda el soporte conceptual al tema central y a las variables o eventos. Posteriormente se define el planteamiento del problema y la formulación de las hipótesis. Después, en el apartado de metodología, se describe el diseño de la investigación, el tamaño de la muestra y de la población, así como las técnicas e instrumentos de medición y de recolección de los datos. Finalmente, se presentan y analizan los datos recabados para terminar con las conclusiones y recomendaciones.

REVISION DE LITERATURA

El oficio de ladrillero puede ser considerado como una de las actividades laborales más olvidadas y quizás menos reconocidas de la sociedad mexicana. Como mencionan González, Pérez, Ojeda, Matamoros y González (2005) son pocos quienes se detienen a pensar que este oficio tan sencillo es fuente de abasto de una de las industrias de mayor importancia en el desarrollo económico y social de México y de otras naciones en el mundo: la industria de la construcción. Una característica encontrada al estudiar este oficio, se manifiesta cuando se adopta como actividad familiar en la que participan padres e hijos; lo que es de resaltar es la participación de la mujer y de los hijos menores de edad que por necesidad tienen que integrarse a un trabajo en el que resultan más vulnerables a los daños de la salud a consecuencia de los riesgos y de las exigencias de esta actividad. En el caso de la mujer, se debe tomar en consideración el enfoque de género y no olvidar que cuando se involucra en otra actividad laboral para obtener un ingreso económico, no significa que abandone las actividades del trabajo del hogar, sino que se le convierte en una carga laboral más. Lebel J. (2003) menciona que el género dentro del enfoque de Ecosalud, es un factor que muestra cómo la relación hombre-mujer puede afectar la salud de todos, y afirma que fuera del contexto biológico la dimensión del género abarca características culturales que definen el comportamiento social tanto de los hombres como de las mujeres y sus relaciones entre sí, lo que lleva a la renegociación constante a nivel del hogar, en los lugares de trabajo y en las comunidades.

Respecto a la situación del trabajo de los hijos menores de edad que por necesidad tienen que integrarse a la actividad familiar de elaboración de ladrillos, es una condición que los margina de un desarrollo normal de su niñez y adolescencia, los aleja de su formación educativa y aumenta el impacto negativo sobre sus condiciones de salud. De acuerdo con el informe “La Acción del Programa Internacional para la Erradicación del Trabajo Infantil en América Latina y el Caribe 1996-2004, Avances y Prioridades Futuras”, de la Organización Internacional del Trabajo (OIT, 2003), la definición de trabajo infantil “se refiere a cualquier trabajo o actividad que es física, mental, social o moralmente perjudicial o dañina para el niño o la niña y que además interfiere en su escolarización privándole de la oportunidad de ir a la escuela, obligándole a abandonar prematuramente las aulas o exigiendo que intente combinar la asistencia a la escuela con largas jornadas de trabajo pesado”.

Por otra parte, es necesario retomar los conceptos que Karl Marx señalaba como **relaciones de producción**, así, mencionaba Marx K. (1859) “en la producción social de su existencia, los hombres entran en relaciones determinadas, necesarias, independientes de su voluntad; estas relaciones de producción, corresponden a un grado determinado de desarrollo de sus fuerzas productivas materiales. El modo de producción de la vida material condiciona el proceso de vida social, política e intelectual en general”. Para Putterman L. (1994), el modelo marxista se distingue en la consideración de la propiedad de los medios de producción, y la dirección del proceso de producción que tal propiedad permite, resulta fundamental para analizar el propio proceso de producción. En el sector ladrillero, los instrumentos de trabajo se traducen en las herramientas fundamentales: (picos, azadones, carretillas, moldes, cuchillos, recortadora, etc.) y el obrador.

En un estudio realizado por el Consejo Estatal de Ciencia y Tecnología (COECYT) (2000), se define un obrador como “un horno de combustión abierto a la atmósfera y más adelante menciona, por su misma naturaleza son equipos con una eficiencia térmica muy baja”. Respecto al horno, las formas de propiedad son diversas, COECYT (2000) y en muchos casos tienen alto grado de complejidad por el suelo (terreno) en que éstos se encuentran. La relación de propiedad se enmarca bajo las siguientes características: El terreno adquiere dos tipos de propiedad: la propiedad privada y la propiedad pública. Esta última forma de propiedad está referida en lo que la ley de aguas y terrenos federales establece como propiedad de la Nación, respecto a las riberas de los ríos y arroyos.

Sobre estas propiedades, la federación y en caso concreto de la zona ladrillera, la Comisión Nacional del Agua, (CONAGUA), es quién está facultada para su administración. La CONAGUA ha otorgado concesión de uso y usufructo de las riveras de los arroyos a particulares, sin importar si son o no dueños de terrenos o si la explorarán directamente. Bajo este régimen de concesión es posible la explotación de la arcilla existente y de las aguas que pasan por los arroyos. La conjunción de la propiedad privada y de la propiedad federal se ha dado debido a que los dueños de los terrenos colindantes con la propiedad federal han obtenido la concesión de éstas áreas con el objeto de explotar la arcilla y el agua para poder producir. Tal como lo señala el COECYT (2000), en el caso de la producción de ladrillo el objeto de trabajo lo constituye la arcilla, con la cual se elabora el ladrillo. El proceso productivo que se establece en el sector la convierte en producto y materia prima a la vez, esto se explica de la siguiente manera: La arcilla se encuentra en su estado natural en el barranco, el cual es excavado para convertirla en materia prima para la elaboración de ladrillo. La arcilla es propiedad del dueño del suelo. Si esto fuera así no habría ningún problema, sin embargo el carácter del proceso productivo que se establece en el sector, le da un carácter de propiedad privada al barro. Esto queda más claro para los dueños de la tierra o concesión al tomar conciencia que la renta que cobran al trabajador es por el barro que utilizan y no por el uso del horno, (como hacen creer al trabajador). Por lo tanto, el barro y el horno adquieren la forma de capital.

Sobre la necesidad de coordinación de los recursos, Langlois y Robertson (2000), mencionan que la coordinación eficiente de los recursos, no sólo permite el funcionamiento eficiente en la producción y distribución de los bienes y servicios, sino que es vital para aquellas estrategias que requieren nuevas, y no siempre evidentes a simple vista, combinaciones de recursos. Por otra parte, Holmstrom y Tirole (1989), citados por Langlois y Robertson (2000), han apuntado los criterios que debería tener una teoría de la empresa (que son válidos para otros tipos de organizaciones), desde su punto de vista, se necesita examinar dos cuestiones fundamentales: en primer lugar, la teoría debe referirse al propósito en sí de las organizaciones, la razón última de su existencia. En segundo lugar, la teoría debe explicar los límites de la organización – su escala y diversificación. Para entender las relaciones de producción, es conveniente entender que es una organización, diversos autores han definido el concepto, sin embargo, se toma la de Reyes, (1961) citado por Gallardo (2012) quien señala que una organización es la estructura de las relaciones que deben existir entre las funciones, niveles y actividades de los elementos materiales y humanos de un organismo social, con el fin de lograr su máxima eficiencia dentro de los planes y objetivos señalados. Las relaciones sociales de producción son las que se dan entre los propietarios de los medios de producción y los trabajadores directos. Están determinadas por el nivel de desarrollo alcanzado por el sistema económico históricamente determinado.

Putterman L. (1994), al respecto, señala que el modelo marxista se distingue de otros modelos, en que la consideración de la propiedad de los medios de producción y la dirección del proceso de producción que tal propiedad permite, resulta fundamental para analizar el propio proceso de producción y para el análisis del equilibrio en un mercado concurrente. Las relaciones sociales de producción que se establecen aparentan una relación entre productores y comerciantes los cuales únicamente se relacionan en la comercialización y no establecen relaciones de trabajo, conforme lo establece la Ley Federal del Trabajo, esto se da por las siguientes razones:

En la producción y comercialización del ladrillo toman parte una serie de personas que realizan actividades dependiendo de la propiedad o no de los medios de producción.

El propietario de la tierra que no tiene como principal fuente de ingresos las actividades del sector, renta el terreno para que otros lo exploten.

Existen personas que siendo dueñas del terreno, vieron la necesidad de contar con concesión de terreno federal con el objeto de tener acceso rápido a las aguas y aprovechar los barrancos para la fabricación de los hornos. Estos tienen su fuente de ingresos en el sector.

Por otra parte están los arrendatarios de terreno particular que combinan con concesión de terreno federal y que sus ingresos fundamentalmente provienen del sector.

Por último están las personas que sin ser dueñas del terreno, ni concesionarios, se dedican a financiar y comercializar la producción al trabajador directo con el objeto de obtener una ganancia.

Como mayoría de los ladrilleros se encuentran aquellos que para producir tienen que arrendar un horno y buscar un "coyote", (que es el nombre con que se le conoce en el sector a la persona que se dedica a financiar, comprar la producción y comercializarla. La mayoría de los patrones caen dentro de ésta denominación.) que les financie la producción, convirtiéndose de esta manera en arrendatario, obligándose a pagar una cantidad que va de las 700 a las 2000 piezas y al coyote toda la producción de primera a cuenta de la deuda. Dentro de este grupo es normal que se utilice uno o dos ayudantes por horno para responder a los requerimientos, en tiempo y en cantidad, del intermediario.

Por lo anterior, para poder producir se establece en un inicio una relación entre el dueño del obrador y el trabajador para celebrar un contrato de renta, en el cual el arrendador es el dueño del terreno y del horno; y el arrendatario es el trabajador. La segunda relación que se establece está dada en el ámbito del financiamiento de la producción, en la cual el intermediario proporciona los recursos monetarios y el trabajador recibe el préstamo para producir, en el entendimiento de que al final del proceso la deuda será pagada con producción, llegando a la situación en que se ven obligados a traspasar la concesión y vender el horno. Estas dos relaciones encubren las relaciones obrero-patronales e impiden la aplicación de la Ley Federal de Trabajo en el sector. Finalmente, se puede mencionar que derivado de la crisis nacional e internacional (por el impacto de las deudas hipotecarias en EEUU), se contrajo la industria de la construcción y evidentemente la demanda de ladrillo local disminuyó considerablemente, provocando, entre otros factores, la desaparición de más del 60% de los productores.

Krugman (2012) menciona que aún vivimos, en buena medida, eclipsados por la catástrofe económica que golpeó tanto a Europa, como Estados Unidos. El Producto Interno Bruto, que normalmente crece unos dos puntos porcentuales, señala, apenas supera el máximo previo a la crisis, incluso países que han vivido una recuperación relativamente fuerte; y en varios países europeos, se ha reducido en cifras de dos dígitos. Entretanto, el desempleo, en los dos lados del Atlántico, sigue remontándose a niveles que antes de la crisis, nos habrían parecido inconcebibles. Pero ¿porque fracasan los países?, tal es el título de la obra de Acemoglu y Robinson (2013) quienes señalan que la razón de que algunas regiones del mundo sean mucho más ricas que otras, incluso estando en la misma zona geográfica, se debe "a las diferencias existentes entre las instituciones de ambos lados de la frontera, que crean incentivos muy distintos para sus habitantes". De acuerdo con estos autores, Estados Unidos, es un país mucho más rico que México o Perú, debido a que sus instituciones, tanto económicas, como políticas, determinan de forma distinta, los incentivos para empresas, individuos y políticos. La teoría para explicar la desigualdad mundial de estos autores, señala como interactúan las instituciones políticas y económicas para crear pobreza o prosperidad y cómo las distintas partes del mundo acabaron con conjuntos de instituciones tan distintos.

METODOLOGÍA

El objetivo general de esta investigación es, conocer y analizar los factores que influyen en la gestión empresarial de los productores de ladrillo en la ciudad de Saltillo, Coahuila, México, para contribuir al diseño de políticas públicas y por otra parte, de buscar alternativas para fortalecer la gestión empresarial en la toma de decisiones. El diseño de la investigación fue no experimental, ya que no se manipularon variables. En cuanto a la temporalidad de la recolección de los datos, el estudio es transeccional o transversal. Fue descriptivo, ya que solamente se analizaron cómo son y cómo se manifestaron algunos fenómenos y sus componentes. La hipótesis principal que se plantea es que la gestión empresarial, la infraestructura, la formalización y los factores ambientales limitan a los micros y pequeños productores de ladrillo de la ciudad de Saltillo, Coahuila, para ser competitivos.

Para lograr el objetivo propuesto, se diseñó y utilizó un instrumento de medición (encuesta o cuestionario) que incluyó 39 reactivos, los cuales se dividieron en 6 bloques: I.- Datos Generales y de Identificación de la Empresa. II.- Infraestructura y Tecnologías de la Información y Comunicación, III.- Administración de la Empresa IV.- Expectativas V.- Formalización VI.-Factores Institucionales y Ambientales. Para diseñar el instrumento se utilizaron varias técnicas: escalamiento tipo Likert, diferencial semántico y preguntas dicotómicas. Las variables identificadas para el estudio son la gestión empresarial, la infraestructura y tecnologías de la información, las expectativas y la formalización. Con relación al universo o tamaño de la población, se tomó como base el Directorio de la Unión de Productores de Ladrillo de Saltillo y la Región, Similares y Conexos, S.C., la cual agrupa alrededor de 450 productores con horno para combustión, de ladrillo. En base a los métodos estadísticos utilizados, la muestra probabilística aleatoria, fue de 70, finalmente, se aplicaron 74 cuestionarios. Los cuestionarios se levantaron en los meses de Agosto y Septiembre de 2014. En el mes de Octubre de 2014, se revisó, organizó y analizó la información. En el procesamiento de la información se utilizó el paquete Excell y el software estadístico SPSS en su versión 18. Se aplicaron fundamentalmente dos tipos de criterios; uno relativo a los ponderados que se usaron para verificar los resultados y otro para conocer los hallazgos con relación a los objetivos.

RESULTADOS

En relación a los obradores (hornos de combustión), se puede mencionar que de 1,250 que existieron hace 15 o 20 años (en la época de bonanza), ahora quedan solamente 450 activos, que representan el 36%; en otras palabras, han desaparecido por diversas causas, 800 obradores, (64%). Un obrador es operado por 5 personas en promedio, por lo que 2,250 trabajadores están directamente vinculados con el proceso productivo, pero existen otras personas que trabajan paralelamente con esta actividad, como son los papeleros, choferes para el traslado de los productos, acarreo del barro, del agua y de los materiales combustibles para el horno, principalmente leña, madera y aceite residual, los cuales se calculan en 500 personas. De tal manera que 2,750 personas, mantienen en promedio a 5 dependientes, por lo que se podría afirmar que más de 13,750 personas, dependen directamente de la producción de ladrillo. De las entrevistas realizadas se obtuvo que el 92% de las personas son originarias de Coahuila y el porcentaje restante proviene de otras Entidades, como se puede observar en la siguiente tabla:

Tabla 1: Estado de Origen de los Productores de Ladrillo

Estado de Origen	Número de Productores	Porcentaje %
México		
Coahuila	67	90.5
Zacatecas	4	5.4
San Luis Potosí	2	2.7
Otros	1	1.4
Totales	74	100.00

Fuente: Elaboración Propia. Rodríguez B. Vázquez y Mejía 2014.

La mayoría de los ladrilleros viven en colonias aledañas al área de trabajo. Por las condiciones técnicas de producción los trabajadores jóvenes aspiran a encontrar empleo en otros sectores productivos. Aproximadamente el 69% de los trabajadores son mayores de 30 años: se encontró que el más alto porcentaje de trabajadores está entre los 30 y 39 años, después los jóvenes entre 17 y 29 años y finalmente los adultos de entre 40 y 49 años. Es de destacar que aunque los menores de 16 años representan el 4%, se estima que el porcentaje aumenta, en la fase de carga de los productos.

Se estima que los 450 hornos activos, tienen una capacidad de 6,000 piezas en promedio por quema, es decir 2'700,000 productos; si se considera que los hornos operan una vez por mes, entonces la producción anual de ladrillos estimada, es de 32'400,000 piezas, lo cual genera una importante cantidad de recursos. De esta producción, el 90% se exporta a EEUU, el 8% se distribuye regional y nacionalmente y el 2% se vende localmente. Cabe mencionar que Home Depot en EEUU llegó a ser su cliente principal, al vender el 60% de la producción, sin embargo esta empresa decide ya no comprar más productos saltillenses y esto trajo como consecuencia que las ventas disminuyeran drásticamente, provocando el cierre de numerosas empresas. En el caso del sector ladrillero, el carácter de propiedad privada distintivo del sistema de producción capitalista sobre los llamados medios de producción, queda traslapado de la siguiente manera: De los casos investigados el 61% de los obradores (hornos) es propiedad privada del trabajador, el 35% son rentados y el 4% son prestados a otro trabajador.

El barro o arcilla es el principal insumo para la producción de ladrillos. El barro se ha ido agotando, sin embargo, existen productores que cuentan con mantos o bancos de arcilla pero no lo explotan y prefieren comprar el barro de otras partes y dejar el que tienen como reserva. El agua es uno de los insumos indispensables para las diferentes etapas del proceso productivo. Anteriormente, estos insumos se encontraban en cantidades suficientes, debido a que en los arroyos corrían de manera abundante aguas negras. Existen también corrientes subterráneas de las cuales se extraen por medio de pozos y veneros que surgen a manera de pequeños manantiales. Actualmente, se utiliza el agua de pipas debido a que las fuentes naturales se han estado agotando. El 38 % de los productores (28) utilizan el agua de los arroyos; el 28 % (20) de las norias y el 27 % (20 productores) consume el agua transportada por pipas; de la muestra seleccionada, el 7 % restante está constituido por 5 ladrilleros que usan el agua de la red pública.

Para la combustión de los obradores, actualmente se utiliza el aceite residual, la leña, el aserrín y la madera de pino y mezquite; se permiten este tipo de vegetales. Todos los hornos reconvirtieron su proceso de combustión en el año de 2002. Actualmente, 56 productores entrevistados (78.4%) manifestaron no haber recibido financiamiento de instituciones formales, mientras que 16 (21.6%), señaló haberlo recibido.

La mayoría de los ladrilleros están sin financiamiento oficial y esto facilita la acción de los intermediarios (denominados "coyotes"), los cuales se ven beneficiados por la desorganización de los productores directos y la estructura actual de las áreas de producción.

Actualmente, existe solamente una agrupación de ladrilleros: La Unión de Productores de Ladrillo de Saltillo y la Región, Similares y Conexos, S.C. su misión está enfocada a la defensa de los intereses de sus representados. Durante la gestión de esta Unión se han obtenido importantes logros. El Bloque II del instrumento de medición, se refiere a la infraestructura y a la utilización de tecnologías de la información y comunicación (TIC'S), en la empresa. La mayoría de las ladrilleras, se ubican en zonas consideradas semiurbanas, algunas incluso en zonas rurales, por lo que el 84 % (62 productores) señalaron no contar con servicios básicos, como son agua, sanitario, descarga de drenaje y electrificación. Respecto a la utilización de las tecnologías de la información, los resultados muestran que el 89.19 % (66) de los productores, no cuenta con servicio de telefonía fija, en cambio el 87.84 % (65) tiene celular; el 62.16 % (46) carece de correo electrónico; el 94.6 % (70) reconocieron no utilizar la banca electrónica y el 100 % de la muestra, no dispone de página web. En relación al Bloque III Administración de la Empresa, estos fueron los resultados:

Tabla 2: Prácticas de Administración, Contable, Económica y Financiera

En Relación a Su Administración Contable, Económica y Financiera:	Frecuencia			
	SI	%	No	%
¿Lleva un registro de lo que cobra y paga?	52	70.27	22	29.73
¿Cuenta con facturas o recibos fiscales para la venta de sus productos o servicios?	7	9.46	67	90.54
¿Identifica cuánto le cuesta comprar sus mercancías o productos?	58	78.38	16	21.62
¿Identifica claramente los gastos familiares, personales y del negocio?	30	40.54	44	59.46
¿Con lo que vende actualmente o servicio que presta le alcanza para pagar todos sus gastos?	8	10.81	66	89.19
¿Recibe quejas por parte de sus clientes con mucha frecuencia?	4	5.40	70	94.60
¿Se adapta fácilmente a los cambios importantes?	16	21.62	58	78.38
¿Considera que su negocio brinda prestaciones y sueldos similares a las de otros negocios?	56	75.68	18	24.32
¿Sabe cuánto debe vender o servicios prestar para no perder?	23	31.08	51	68.92
¿Su empresa está inscrita en el Registro Mercantil?	5	6.76	69	93.24

Fuente: Elaboración Propia. Rodríguez B. Vázquez y Mejía 2014.

Cuatro aspectos resaltan en estos resultados: el 90.54 % (67) productores no facturan; al 89.19 % (66) no les alcanza para pagar todos sus gastos; el 40.54 % (30) no identifica claramente los gastos familiares, personales y del negocio y congruente con la no facturación, el 93.24 % (69) reconoció no estar inscrito en el Registro Mercantil. Por otra parte, las áreas de capacitación más solicitadas (de importante a muy importante) fueron casi con el mismo porcentaje: Comercialización y marketing con un 75.68 % (56) El área de contabilidad y finanzas con un 70.27 % (52); y producción con 67.57 % (50). Respecto al Bloque IV Expectativas y Satisfacción con la Empresa, los resultados fueron los siguientes: con relación a las expectativas de empleo para 2015 el 48.65 % (36) respondió que esperan que se mantenga igual; el 44.59 % (33) contestaron que aumentará y solo el 6.76% (5) espera que disminuya. Por otra parte, con relación a las expectativas de ventas para 2015, el 67.57 % (50) espera que aumenten; el 25.67 % (19) manifestó que permanecerán igual y el 6.76% (5) contestó que van a disminuir. Con referencia al Bloque V Requisitos Ambientales y Aspectos de Formalización, el 87.84 % (65) reconocieron desconocer los requisitos ambientales y aspectos de formalización de las ladrilleras. Finalmente, con relación al Bloque VI Factores Institucionales, el 91.89 % (68), de los productores de ladrillo, desconocen las ventajas de la inscripción y los beneficios que se podrían obtener en el Sistema Empresarial Mexicano y el 79.73 % (59) no sabe de la funciones de Protección Civil.

CONCLUSIONES

La fabricación de ladrillos, losetas y tabiques artesanales en la ciudad de Saltillo, Coahuila, México, se hace con mínima tecnología y bajo las condiciones de intemperie que prevalecen estacionalmente y con jornadas de trabajo superiores a las que marca la ley. Dado que la mayoría de la producción se exporta a EEUU, la crisis hipotecaria y la dependencia de un solo comprador, entre otros factores, en los últimos 15 años, han influido para que hayan desaparecido del mercado, más del 60% de los productores. Sin embargo, sigue siendo una actividad importante porque se estima que dependen directamente de este sector más de 13,750 personas. La estructura de la producción, las relaciones sociales y la conciencia de clase que existe entre los ladrilleros han impedido una organización que permita optimizar el uso de los factores de la producción y distribuir de una mejor manera la riqueza generada en el sector. No existe una organización productiva fuerte, que responda a los intereses de los trabajadores, originando que cada trabajador organice la producción de acuerdo a procesos individuales, limitando el desarrollo técnico, de división del trabajo, financiamiento, de asistencia social y de gestión empresarial. Aunque hay conciencia del daño ecológico, los productores no están en condiciones de invertir recursos en equipos eficientes de combustión. Esta

escasez de recursos hace que los productores no comercialicen directamente, originando la aparición de intermediarios (coyotes). Las necesidades más sentidas se dan en el aspecto de formalización, gestión empresarial, comercialización, finanzas y producción. Si no se toman las medidas adecuadas, en general, esta actividad no es sustentable para el medio ambiente regional porque implica una degradación constante de los ecosistemas urbanos y rurales.

LIMITACIONES

El estudio se limitó a la región sureste del Estado de Coahuila, México, pero puede extenderse a nivel estatal. Se decidió darle énfasis a la gestión empresarial, sin embargo, existen otras variables que afectan esta actividad, como son el aspecto comercial, medioambiental y de salud de los trabajadores. Por otra parte, en este trabajo de diagnóstico, solamente se incluyeron específicamente a los productores de ladrillo, pero puede ampliarse a otros sectores económicos, como el de comercio y servicios.

FUTURAS LINEAS DE INVESTIGACION

Los resultados de esta investigación, abren la oportunidad para actuar en nuevas líneas de investigación, como son; la comercialización del producto, la calidad, los aspectos del capital humano y la estrategia de cooperación y asociación empresarial; pero por otra parte, sería conveniente estudios sobre higiene y seguridad y la salud de los trabajadores que se dedican a esta actividad.

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BIOGRAFIAS

Baltazar Rodríguez Villanueva, Economista, con Maestría en Planeación, Profesor de Tiempo Completo, investigador y catedrático de Microeconomía, Macroeconomía y Entorno Económico de los Negocios, de la Universidad Autónoma de Coahuila. Se puede contactar en la Facultad de Ciencias de la Administración Carretera a Piedras Negras Km. 5, Saltillo, Coahuila. México.
E mail

Yolanda Mejía de León, Ingeniero en Sistemas, con Maestría en Administración, Profesora de Tiempo Completo e Investigadora de la Universidad Autónoma de Coahuila. Se puede contactar en la Facultad de Ciencias de la Administración, Carretera a Piedras Negras Km. 5, Saltillo, Coahuila. México. Correo electrónico

Rosalva D. Vásquez Mireles, Economista, con Maestría en Administración, Profesora de Tiempo Completo e Investigadora de la Universidad Autónoma de Coahuila. Se puede contactar en la Facultad de Ciencias de la Administración Carretera a Piedras Negras Km. 5, Saltillo, Coahuila. México. Correo electrónico

Natalia Rodríguez Ruíz, Lic. en Diseño Gráfico. Estudiante de Licenciatura de la carrera de Lic. en Administración de Recursos Humanos en la Universidad Autónoma de Coahuila. Se puede contactar en la Facultad de Ciencias de la Administración. Carretera a Piedras Negras Km. 5, Saltillo, Coahuila. Correo electrónico

IMPACTO DE LAS REDES SOCIALES EN EL APROVECHAMIENTO ACADÉMICO DE LOS ESTUDIANTES

Cynthia Isela Valenzuela Cota, Universidad Autónoma de Baja California

Sósima Carrillo, Universidad Autónoma de Baja California

Loreto María Bravo Zanoguera, Universidad Autónoma de Baja California

Ana Cecilia Bustamante Valenzuela, Universidad Autónoma de Baja California

Plácido Valenciana Moreno, Universidad Autónoma de Baja California

RESUMEN

Este trabajo es parte de una investigación que se encuentra en desarrollo la cual tiene como objetivo establecer una valoración de la situación actual en los estudiantes respecto a la utilización que realizan de las Redes Sociales, así como de la participación de los padres de familia y docentes en cuanto a la creación y fomento de métodos y hábitos para un uso seguro de las nuevas tecnologías con especial interés en Internet. Asimismo la medición de conductas o comportamientos que presentan los jóvenes por el uso excesivo de estas o por el mal uso. El diseño de investigación es descriptivo, no experimental, transversal. Utilizando como instrumento de medición un cuestionario el cual fue sometido a pruebas estadísticas a través del alfa de Cronbach para determinar su confiabilidad y poner a prueba la hipótesis de este estudio. El tamaño de la muestra para esta investigación es de 194 estudiantes. Dentro de los resultados obtenidos hasta este momento se tiene que a los alumnos se les facilita más relacionarse por medio de las redes sociales que físicamente, asimismo la mayoría utiliza más de una red social para comunicarse. Adicionalmente el 41% permanece más de tres horas en línea y el 35% de una a tres horas, siendo una cantidad muy alta el tiempo que dedican al uso de las redes sociales, afectando su relación familiar y académica, en algunos de los casos.

PALABRAS CLAVE: Redes Sociales, Aprovechamiento Académico, Estudiantes

SOCIAL MEDIA AND IMPACT ON ESTUDIANTES LEARNING

ABSTRACT

This work is part of an investigation that is being developed which aims to establish an assessment of the current situation in regard to students who perform utilization of social networks as well as the participation of parents and teachers regarding the creation and promotion of methods and habits for safe use of new technologies with a focus on Internet. Also measuring behaviors that present youth overuse of these or misuse. The research design is descriptive, non-experimental, cross. Using the meter as a questionnaire which was submitted to statistical tests through Cronbach's alpha to determine reliability and test the hypothesis of this study. The sample size for this study is 194 students. Among the results obtained until now have those students have an easier interact through social networks that physically, most also use more than one social network to communicate. Additionally 41% remains more than three hours online and 35% for one to three hours, with a very high amount which time they spend using social networks, affecting their family and academic relationship in some cases.

KEYWORDS: Social networks, academic achievement, students.

JEL: I00

INTRODUCCIÓN

En las últimas décadas se ha producido un vertiginoso cambio científico-tecnológico, que ha dado lugar a la sociedad de la información. La aparición a mediados de los años 90 de las llamadas nuevas tecnologías entre las que se incluyen el ordenador, el teléfono móvil, e internet, ha producido una verdadera revolución social; principalmente, porque ofrecen posibilidades de comunicación e información con el mundo y posibilitan el desarrollo de nuevas habilidades y formas de construcción del conocimiento que anteriormente eran desconocidas y que además plantean nuevos desafíos sociales que se deben asumir de forma responsable. Dentro del contexto social, la adolescencia mantiene una estrecha relación con las tecnologías de la información y comunicación debido a que se han convertido en una poderosa herramienta que les facilita la información, comunicación y potencia el desarrollo de habilidades y nuevas formas de construcción del conocimiento. En otras palabras la adolescencia de hoy, práctica nuevas formas de construir una cultura digital. Ante esta postura favorable del uso de las TIC's por los adolescentes, existe una postura opuesta, la cual indica los posibles problemas que puede causar el uso inadecuado de las TIC's. Por ello es necesario conocer el impacto de las tecnologías de la comunicación e información, en especial las redes sociales que son utilizadas por los jóvenes.

Antecedentes

En la actualidad el uso de las Tecnologías de la Información y Comunicación por los adolescentes ha sido objeto de discusión de varios autores tanto en nuestro país como en el mundo. Existen diversos estudios, los cuales señalan que los adolescentes son los usuarios principales en el uso de estas nuevas tecnologías. La Organización de las Naciones Unidas para la Educación y la Ciencia y la Cultura (UNESCO) realizó un estudio sobre la relación de los jóvenes de diversos países con las tecnologías de la información y la comunicación, el cual destaca que el 95% de los adolescentes europeos y el 85% de los latinoamericanos utilizan las TIC's, y que sus usos son semejantes: el chateo, la búsqueda de información, el correo electrónico y la música. Adicionalmente señala que, con la edad, crece también el uso de internet en la escuela. Uno de los aspectos más novedosos, según Morduchowicz (2014), es el uso simultáneo que los jóvenes hacen de los distintos medios. Por ejemplo, en Francia, el 60% de los jóvenes ve televisión o DVD mientras navega por internet y habla por teléfono. Sin embargo, en Argentina esta tendencia está más rezagada, ya que sólo el 20% de los adolescentes admite utilizar un medio a la vez. Asimismo señala que la desigualdad en el acceso a internet entre los jóvenes europeos y los latinoamericanos. “Solo un 11% de los adolescentes británicos no tiene internet en su casa, siendo que en las ciudades de América latina, una cifra similar (15%) es la que sí la tiene.

Esta menor frecuencia empobrece también las formas de uso: los jóvenes latinoamericanos usan el internet principalmente para chatear y jugar, y mucho menos para buscar información, escuchar música y hacer tareas”. En los últimos años, se han realizado investigaciones en España que ofrecen datos de interés. El nivel de conexión a internet en la adolescencia es muy elevado, en este sentido, Castells y Díaz (2001) en Naval, Sádaba y Bringué (2003), refieren que un 73.9% de los jóvenes de Barcelona entre 15 y 19 años son usuarios de internet y se conectan aproximadamente unos 5 días a la semana, pasan en total unas siete horas y media conectados semanalmente, y dedican sus horas de navegación principalmente a utilizar los servicios de mensajería MSN y Chat con un 82%, jugar online 62% y utilizar el correo electrónico el 55%. Mientras que el estudio de Naval, Sádaba y Bringué (2003) indica que un 55.9% de los adolescentes utilizan internet y un 75.7% posee un ordenador personal. En este mismo sentido las investigaciones de Amorós, Buxarras y Casas (2002) y Naval, Sádaba y Bringué (2003) coinciden en señalar que alrededor de 80% de los jóvenes de 12 a 19 años tanto de Barcelona como de Navarra tienen teléfono móvil.

Además, el estudio de Naval, Sádaba y Bringué (2003) otorga datos relacionados con las actividades que realizan los adolescentes entre 15 y 19 años con el móvil: el 90.2% lo emplea para enviar mensajes cortos de texto y un 75.7% lo utiliza para llamadas a la familia y a sus amigos. Amorós, Buxarrais y Casas (2002) aportan datos sobre las horas semanales que la adolescencia de 12 a 16 años utiliza las tecnologías. Según los resultados las más utilizadas son: el teléfono móvil, un 71.8% y lo utilizan menos de 10 horas y un 13.4% más de 30 horas; el ordenador un 74.2% de las y los adolescentes lo utilizan menos de 5 horas semanales y un 14.2% entre 6 a 10 horas a la semana mientras que el 83.3% de ellos utilizan internet menos de 5 horas y entre 6 y 10 horas semanales.

Planteamiento del Problema

Se vive en una sociedad que está inmersa en el desarrollo tecnológico, donde el avance de las TIC's ha cambiado la forma de vida, impactando en muchas áreas del conocimiento. Para los nuevos jóvenes de este siglo las nuevas tecnologías de la información y comunicación son tan cotidianas como lo eran hace unas décadas el teléfono y la televisión. El problema se agrava al mal uso de estas tecnologías por los adolescentes la mayoría de ellos la utiliza para chatear con sus amigos, escuchar música, juegos, redes sociales, y no para aspectos más favorables para el estudiante como por ejemplo lectura de libros vía internet, estudiar y realizar tareas.

Otro de los problemas que se observan es que el uso inadecuado de estas tecnologías puede causar riesgos en la vida de estos jóvenes, como por ejemplo el aislamiento por parte del adolescente el cual ya no convive con su familia y amigos por el tiempo excesivo de estar en el ordenador o bien puede causar depresión, así como ansiedad. Autores como Kraut (1998) en Naval, Sádaba y Bringué (2003), advierte que pueden producir aislamiento o agudizar fenómenos como la soledad y la depresión; mientras que Gil (2003) menciona cuatro aspectos que pueden tener efectos negativos: adicción, aislamiento, contenidos perversos y violencia. Por otro lado, Naval, Sádaba y Bringué (2003) señalan tres efectos negativos: pérdida de la privacidad, fomento del consumo y adicción. Por su parte, Castells (2001) señala la identidad en los entornos virtuales. Finalmente, Amorós, Buxarrais y Casas (2002), indican como riesgo el fomento del consumo. Por lo anteriormente expuesto se señala la necesidad de llevar a cabo esta investigación; siendo indispensable conocer y comprender en profundidad ¿Cuál es el uso que realizan de estas tecnologías en especial las redes sociales los alumnos de 3er grado del turno matutino y vespertino de la Escuela Secundaria General #4 de la Ciudad de Mexicali, Baja California; México, en especial los grupos A, B, C, y D (matutino) y G, H, I y J (vespertino)? ¿Cómo las utilizan?, ¿Para qué? y ¿Con qué frecuencia lo hacen?. Con esto se pretende informar a los padres de familia, profesorado de la situación en la que se encuentran los jóvenes con el uso de las TIC'S así como los comportamientos resultantes de esta investigación.

Objetivo General

El objetivo de esta investigación es identificar el impacto de las redes sociales en los alumnos de tercer grado de los grupos (A, B, C, D) turno matutino y (G, H, I, J) turno vespertino de la escuela Secundaria General # 4 "Jesús Reyes Heróles". De este objetivo se derivan los siguientes objetivos específicos:

Elaborar una muestra de la Población de los alumnos del 3er. Grado turno matutino y vespertino de la Escuela Secundaria General #4 "Jesús Reyes Heróles".

Aplicar el Cuestionario en la muestra de los alumnos del 3er. Grado turno matutino y vespertino de la Escuela Secundaria General #4 "Jesús Reyes Heróles"

Mostrar los resultados obtenidos de esta investigación al Director de la Escuela, así como a los maestros y padres de familia.

HIPÓTESIS

Derivado del planteamiento del problema y la revisión literaria se establece la siguiente hipótesis:

Hipótesis de Trabajo: El uso de las redes sociales por los jóvenes adolescentes afecta su rendimiento escolar.

Hipótesis Nula: El uso de las redes sociales por los jóvenes adolescentes no afecta su rendimiento escolar.

REVISIÓN LITERARIA

Introducción a las Tecnologías de la Información y Comunicación

El auge de las Tecnologías de la Información y la Comunicación (TICs en adelante) es uno de los fenómenos socio-culturales más importantes del siglo XXI. Como afirman algunos autores, “para bien o para mal, hoy en día, quien no está conectado no existe” (Graner, Castellana, Sánchez-Carbonell, Beranuy & Chamorro, 2006). De acuerdo con los razonamientos que comentan estos autores actualmente las vidas de las personas han cambiado con la aparición de estas nuevas Tecnologías modernas. Las personas han tenido que ir adaptándose a estas nuevas herramientas tecnológicas en la medida en que han surgido, suponiendo una transformación de la vida cotidiana de los sujetos cuando deben aplicarlas para enfrentarse a nuevos desafíos (Zermeño, Arellano & Ramírez, 2005). Así como también hay personas que aceptan estos cambios tecnológicos, hay quienes que no se adaptan y se da frecuentemente en personas adultas.

Definición de las TIC'S

En este trabajo de investigación las TIC's se definen colectivamente como innovaciones en microelectrónica, computación (hardware y software), telecomunicaciones y optoelectrónica microprocesadores, semiconductores, fibra óptica que permiten el procesamiento y acumulación de enormes cantidades de información, además de una rápida distribución de la información a través de redes de comunicación. La vinculación de estos dispositivos electrónicos, permitiendo que se comuniquen entre sí, crea sistemas de información en red basados en un protocolo en común. Esto va cambiando radicalmente el acceso a la información y la estructura de la comunicación, extendiendo el alcance de la red a casi todo de mundo. Estas herramientas las utilizan las personas para compartir, distribuir y reunir información, y comunicarse entre sí, o en grupos, por medio de las computadoras o las redes de computadoras interconectadas. Se trata de medios que utilizan tanto las telecomunicaciones como las tecnologías de la computación para transmitir información.

Concepto de Adolescencia

Es una etapa que generalmente es descrita como una fase de transición en el desarrollo del ser entre la niñez y la adultez, que se inicia por los cambios puberales y se caracteriza por profundas transformaciones biológicas, psicológicas y sociales, muchas de ellas generadoras de crisis, conflictos y contradicciones (Spear HJ, Kulbok PA. 2001). Muchas de las veces los problemas de los adolescentes se encuentran vinculados con sus comportamientos y con el contexto social que los rodea. Sin embargo hay excepciones, la mayoría de los adolescentes viven esta etapa de crecimiento y maduración con resultados positivos, y en otros se transforma en una etapa conflictiva, con comportamientos que pueden causar resultados negativos como la enfermedad y la muerte. En consecuencia la psicología, como ciencia

y como práctica profesional no puede permanecer ajena a esta transformación (Saldaña, 2001). Con referencia a lo anterior los padres de familia, maestros, hermanos mayores deben de investigar d estas nuevas tecnologías y estar al pendiente del uso que le dan los jóvenes adolescentes. Tecnologías como internet, el móvil y los videojuegos presentan tanto beneficios potenciales como riesgos para los adolescentes y jóvenes.

La Tecnología y los Adolescentes

El aumento de la presencia y uso de éstas en la sociedad actual se da en todos los colectivos y sectores, especialmente, entre los adolescentes y jóvenes (Mut & Morey, 2008). Los jóvenes del siglo XXI son los que han crecido con estas nuevas herramientas tecnológicas y por lo tanto las han aceptado excelentemente y han aprendido muy rápidamente a utilizarlas. La adolescencia y la juventud merecen una atención especial respecto a su relación con las TIC's, ya que tecnología como internet, los móviles y los videojuegos ocupan un espacio importante en los procesos de socialización, influyendo en comportamiento y actitudes (Levis, 2002). Estos grupos de edad son muy sensibles al momento y al entorno social en el que viven, en el cual estas tecnologías se han convertido en un elemento importante e imprescindible en sus vidas (Castellana, Sánchez-Carbonell, Beranuy & Graner, 2006; Marchargo, Luján, León, López & Martín, 2003).

El uso de los medios por parte de niños y jóvenes no ocurre en un entorno social aislado. La familia, los amigos e, incluso, las comunidades son factores de vital importancia en la socialización del joven y en su aprendizaje de un uso correcto de las TIC's. En primer lugar, son importantes las expectativas de los padres hacia el uso de las tecnologías por parte de los hijos. El uso escolar o académico está altamente relacionado con cuestiones tales como: el grado de implicación y la frecuencia de participación de los padres en las tareas escolares de los hijos; el grado de uso de estas tecnologías por parte de los padres; el valor que atribuyen los progenitores al uso de ordenadores y a internet como herramienta de aprendizaje escolar; etc. (Giacquinta & Lane, 1990). Asimismo existe una coincidencia entre jóvenes con limitado acceso a las TIC's con padres escasamente familiarizados con estas tecnologías, y que delegan de forma mayoritaria en la escuela la formación en su uso y aprovechamiento.

Por otro lado, Roberts et al. (1999) destacan las diferentes relaciones sociales que se dan en el hogar, según el tipo de medio que se utilice. La televisión, los vídeos o las películas suponen momentos de uso común, donde se fomenta la relación entre los miembros de la familia. En el caso de los medios interactivos, ordenador, internet, videojuegos, chat, etc. se rompe esta pauta y, por lo general, el uso pasa a ser individual. Estos autores también refieren el hecho de que, según aumenta la edad de los hijos, menos frecuente es que se dé un uso compartido de las TIC's entre padres e hijos. Aunque la mediación de adultos en el acceso a las TIC puede tener significativos efectos positivos, niños y adolescentes conocen con frecuencia mucho mejor que sus padres los aspectos técnicos relacionados con el uso de ordenadores, internet, o teléfonos móviles. Esta desventaja tecnológica tiene un efecto negativo evidente: lleva a que los progenitores se inhiban, por desconocimiento, de su responsabilidad educativa en este ámbito. Un segundo punto de interés ha sido estudiar cómo el uso de las TIC's afecta a las relaciones sociales de los jóvenes con sus iguales. Esta interacción se produce con mayor frecuencia cuando el acceso a estas tecnologías está relacionado con actividades de ocio. Por otro lado, diversos estudios (Orleans y Laney (2000), Van Schie y Wiegman (1997) no han encontrado relación entre el uso de las TIC's y pautas de aislamiento, salvo en casos particulares donde ese aislamiento ya estaba presente en otras facetas de la vida de los jóvenes.

El uso compartido de las TIC's con amigos presenta pautas diferentes entre chicos y chicas. Generalmente, para los primeros, el atractivo principal es el ocio lúdico compartir juegos, etc, mientras que para las jóvenes el interés común se centra en el ocio comunicativo conversaciones on-line, chats, email, etc. Junto a esto, también aparece cierta evidencia de que las chicas utilizan con mayor

frecuencia internet para tareas escolares y académicas (AAUW, 2000) y (NSBF, 2000). Por último, es evidente que las TIC's pueden proporcionar nuevos espacios y oportunidades de participación y colaboración entre los jóvenes (Mayer, Quilici et al., 1999) y (Schustack et al., 1999). El acceso a las TIC's puede satisfacer diversas necesidades individuales y sociales. Sin duda, estas tecnologías ofrecen a los jóvenes nuevos contextos de relación social e interacción personal (Parks y Roberts, 1998). Otros investigadores ponen de manifiesto la posibilidad de que, con el uso de estas tecnologías, se produzca aislamiento (Nie y Erbring, 2000) y (Stoll, 1995) o se agudicen fenómenos como la soledad o la depresión (Kraut, Patterson, et al., 1998). En definitiva, la posibilidad de que se produzcan estos efectos positivos y negativos está en estrecha relación con el uso particular del medio y las características personales de los usuarios. A continuación, se reseñan las conclusiones de los principales estudios internacionales elaborados sobre estos puntos.

Una de las principales virtudes del internet o del teléfono móvil es su capacidad de construir “redes sociales”, de poner en contacto y relacionar a una multitud de personas. Este hecho está constatado por varias investigaciones que demuestran cómo el uso de las TIC's en los hogares adquiere gran protagonismo en la comunicación interpersonal: sirven como vehículo para un contacto estrecho con los demás, vía llamadas, mensajes, e-mail o chats (Kraut et al., 1996). Es conocido que la comunicación on-line carece de las características básicas que definen el desarrollo de relaciones personales tradicionales: no hay proximidad física entre los interlocutores, tampoco se da una referencia real sobre su apariencia o no se conoce, de manera clara, el contexto social que les envuelve. Estas características pueden entorpecer, en algunos casos, la verdadera relación o también favorecerla. Su ausencia puede ser positiva en momentos donde la relación personal está sesgada o se inhibe por el contacto real (Sproull y Kiesler, 1991) característica que, sin duda, afecta bastante a los jóvenes por la importancia que dan a la imagen y a las primeras impresiones. Sin olvidar el efecto negativo que pueda tener para el desarrollo de la relación personal el anonimato de los interlocutores, son varias las investigaciones que inciden en sus efectos positivos.

El desarrollo de contactos sociales on-line puede ser una oportunidad rica para sujetos que, por sus limitaciones, tienen dificultades para el diálogo interpersonal en el mundo off-line (Bremer y Rauch, 1998). En definitiva, el beneficio de la relación social que se establece a través de las TIC's no es más que un reflejo de las características individuales de quien las utiliza. Si hay equilibrio personal, vida social rica, etc., sólo cabe esperar que esas mismos aspectos tengan una influencia importante en el uso de las nuevas tecnologías (Wartella, O'Keefe y Scantlin, 2000). Mediante el uso de las TIC's la relación social amplía sus fronteras y también adquiere nuevas características que no se dan en el ámbito real de la comunicación interpersonal.

Además, las TIC's permiten construir identidades nuevas y los jóvenes pueden adquirir roles que la vida real les niega. Esto puede llevar a poseer “vidas paralelas” o distintas identidades que, en algunos casos, tendrán efectos nocivos. Cabe la posibilidad de que el joven se encuentre mucho más satisfecho con su identidad on-line, renuncie a su imagen personal auténtica y termine huyendo de la realidad hacia el mundo virtual, síntomas todos ellos presentes en los casos de adicción severa a las TIC's (Turkle, 1997). Frente a esto, también se describen casos beneficiosos que se desprenden de la identidad personal que el joven puede construir en los entornos virtuales. En definitiva, parecen existir indicios de que el reflejo de la identidad personal de los jóvenes en los entornos virtuales no siempre conlleva efectos negativos. Sin embargo, las noticias que llegan desde los medios de comunicación al respecto van con frecuencia en una línea contraria al enfatizar casos de aislamiento, enfermedades mentales o de pederastia entre los jóvenes internautas. Sin duda, se trata de hechos reales y dolorosos que hay que tener en cuenta pero que, de ningún modo, pueden suponer la “patologización” generalizada del uso de las TIC's entre los jóvenes. Tal como propone Laney (2000), es necesario conocer bien el contexto en el que ocurren estos problemas y seguir avanzando en el estudio de sus causas y en la propuesta de medidas que puedan evitarlos.

Las TIC's tienen un inmenso potencial positivo en muchas facetas de la vida de los jóvenes y en sus relaciones sociales. Pero también aparece una clara conciencia, por parte de jóvenes y padres, acerca de sus posibles efectos negativos, como pueden ser el acceso a la violencia, la pornografía u otros contenidos inapropiados. Así, en primer lugar, proporcionan beneficios incuestionables, tales como un medio extraordinario de conocimiento científico, abren nuevos tipos de relación y comunicación, facilitan un material casi inagotable para la diversión y entretenimiento y un potente instrumento para el aprendizaje y la información intelectual (Castellana et al., 2006) y contribuye, en la mayoría de las ocasiones, a mejorar la calidad de vida de las personas (Labrador & Villadangos, 2009). No obstante, diversos autores llaman la atención sobre los efectos negativos que pueden derivarse del uso de las TICs (Shaffer, 2002). El aspecto más controvertido, y que mayor alarma social crea, es el potencial adictivo de estas tecnologías, especialmente entre los menores, los que mayor uso hacen de ellas (Echeburúa, E. y de Corral, 2010; Labrador y Villadangos, 2010). Algunos estudios señalan la dirección contraria, proponiendo modelos explicativos en los que la psicopatología previa es considerada como la causa distal o predisponente al uso excesivo o adicción a las TIC's (Caplan, 2002). Además, cada día adquieren más importancia las respuestas que los usuarios tienen frente a la implantación de las TIC's (Castellana et al., 2006). Este trabajo se centra exclusivamente en tres TIC's, cuyo uso es más frecuente: internet, el móvil y los videojuegos.

Redes Sociales

Existen redes de todo tipo. Las hay artísticas, profesionales, musicales, de universidades. Hay redes para cada tema. Sin embargo, las redes más populares en los últimos años no responden a un tema específico. Las redes sociales más visitadas por los jóvenes y con mayor crecimiento en los últimos años son Facebook, y Twitter.

Facebook

(www.facebook.com): Es la más popular en la actualidad. Fue creada en el año 2004 por estudiantes de la Universidad de Harvard, en Estados Unidos. Hoy en día funciona como una red para hacer nuevos amigos o reencontrarse con antiguos. Los usuarios publican información personal y profesional, suben fotos, comparten música o videos, chatean y son parte de grupos según intereses afines.

Twitter

(www.twitter.com): No es aun de las más masivas. Pero es posiblemente, una de las que más creció en los últimos años, desde que nació en el 2006. Su particularidad es que permite a los usuarios enviar mini-textos, mensajes muy breves denominados "tweets", de no más de 140 caracteres. Las estadísticas dicen que circulan más de 3 millones de "tweets" por día (www.ite.educacion.es).

MÉTODO

La investigación acerca del impacto de las redes sociales de internet en los Jóvenes de la Escuela Secundaria General. # 4, es de tipo cuantitativo, no experimental, con un diseño de tipo transeccional o transversal. Esta investigación es no experimental en virtud de que no existe una manipulación de las variables, lo cual es una de las características de este tipo de investigación de acuerdo a lo establecido por (Hernández & Fernández, 2006). Asimismo el diseño es de una investigación transeccional o transversal, es decir, los datos se recolectaron en un solo momento, es decir en un tiempo único, con el propósito de describir las variables y posteriormente analizar su interrelación. La metodología empleada para el desarrollo de esta investigación se efectuó en dos etapas, en la primera parte se llevó a cabo la revisión y análisis de bibliografía en libros, revistas, periódicos y documentos electrónicos relacionados con el tema

de estudio. En la segunda parte se realizó un estudio de campo, mediante la aplicación de un cuestionario a las personas a cargo de la administración y funcionamiento de las empresas.

Instrumentos

El instrumento de medición que se elaboró para medir las variables es un cuestionario con veinticinco ítems. Utilizando una escala de Likert. Una vez elaborado el cuestionario se revisó por expertos en el área, para determinar si los ítems eran adecuados para obtener resultados confiables. Posteriormente se modificaron aquellos ítems a los cuales se le hicieron observaciones, las cuales fueron de forma de contenido. Los cuestionarios se aplicaron a los estudiantes de tercer grado. Los informantes son personas relacionadas con el tema de investigación conocedoras y con amplia experiencia en el mismo, lo que proporcionó validez y confiabilidad a los datos recabados.

Población y Muestra

El universo o población que fue seleccionado está formado por los alumnos de tercer grado turno matutino y vespertino de la Escuela Secundaria General # 4 “Jesús Reyes Heróles”. Se seleccionó a los alumnos de tercer grado porque están en la edad o en la etapa difícil de la adolescencia, donde empiezan a surgir todos los problemas por los cambios hormonales, psicológicos y emocionales, y tener una actitud indiferente hacia casi todo. De acuerdo a la información proporcionada por la Dirección de la Secundaria Gral. #4 “Jesús Reyes Heróles” la población de este estudio es de 391 alumnos. Para la determinación y tamaño de la muestra se aplicó la fórmula para poblaciones finitas considerando un nivel de confianza del 95%, un margen de error del 5%, con un grado de confiabilidad del 95% y una distribución del 50%. Obteniendo como resultado de su aplicación una muestra de 194 alumnos.

RESULTADOS

A continuación se presentan algunos de los principales resultados obtenidos hasta el momento de la aplicación del instrumento de medición. De los 194 alumnos encuestados en la escuela Secundaria General #4 “Jesús Reyes Heróles” el 79% cuenta con una computadora con acceso a internet en su casa y el 21% restante no. El 99% de los alumnos tiene una cuenta de redes sociales en internet. El 63% de los estudiantes tiene Facebook, el 21% Twitter y el 16% tiene otras. El 50% cuenta con un perfil solo para amigos, el 32% abierto para todos, el 11% amigos de mis amigos, el 6% privado, y el 1% otro. El 74% visita diariamente su cuenta de red social, el 18% tres veces por semana. El 41% pasa más de 3 horas en su cuenta, el 35% de 1-3 horas, y el 24% menos de 1 hora. El 56% utiliza las redes sociales para estar en contacto con sus amigos. El 33% de los estudiantes está de acuerdo que es más fácil relacionarse con las personas por medio de las redes sociales que físicamente, el 37% permanece neutral. El 34% de los estudiantes ha dejado de hacer actividades cotidianas por pasar tiempo en internet, el 26% la mayoría de las veces sí, algunas veces no; el 25% la mayoría de las veces no, el 12% la mayoría de las veces sí, el 3% nunca.

El 44% ha recibido algún comentario en un tono desagradable, el 37% no ha recibido ningún comentario desagradable, el 19% ni de acuerdo, ni en desacuerdo. El 47% ha sido insultado, el 22% inventado historias, el 13% ha sido acosado, el 9% ha sido amenazado, el 8% ninguna y el 1% chantajeado. El 69% no sube fotos insinuantes en las redes sociales para ser más popular, el 14% probablemente no, el 9% indeciso, 6% probablemente sí y el 2% definitivamente sí. El 59% definitivamente no ha tenido citas con alguien que conoció en las redes sociales, 16% definitivamente sí ha tenido citas con alguien que conoció en las redes sociales, 13% probablemente sí ha tenido citas, el 6% indeciso y el 6% probablemente no. El 38% no ha disminuido sus calificaciones a causa de las redes sociales, el 27% ni de acuerdo, ni en desacuerdo, el 21% en desacuerdo, el 14% si ha tenido citas. El 68% dedica menos de 1 hora a visitar páginas educativas, 17% de 1-3 horas y el 15% más de 3 horas.

CONCLUSIONES

En base a los resultados obtenidos de la aplicación del instrumento de medición se presentan las siguientes conclusiones: En primer instancia el objetivo general de esta investigación que es identificar el impacto de las redes sociales en los jóvenes de tercer grado del turno matutino y vespertino de la Secundaria General # 4 "Jesús Reyes Heróles" si se cumplió ya que se logró reconocer la influencia que se genera en estos adolescentes por el efecto del uso de las redes sociales. De acuerdo al cuestionario aplicado se identificó que el 79% de los jóvenes cuenta con una computadora en su casa y el 21% no. Sin embargo no por el hecho que este 21% de alumnos no cuente con computadora en casa no significa que no utilice una, ya que en las instalaciones de la Secundaria se cuenta con un laboratorio de computadoras, asimismo estos pueden acudir a los sitios de café internet. Las redes preferidas por los adolescentes son Facebook y twitter. El 63% utiliza facebook, 16% twitter y el 21% restante otras como instgram, likedln, youtube entre otras. El 45% de los jóvenes no solicita permiso a sus padres de familia o tutor al momento de abrir una cuenta de red social, es una cifra importante, ya que al no solicitar permiso, los padres de familia no están enterados y por lo cual no pueden estar supervisar en el uso de esta y mucho menos poner reglas de uso.

El 32% de los jóvenes mantiene su estado de cuenta configurado como abierto para todos y unos de los propósitos de esta investigación es concientizar a los jóvenes de los riesgos que pueden estar expuestos en el mal uso de las redes sociales, al tener su perfil abierto para todos corren el riesgo de que personas con malas intenciones hagan mal uso de la información, aprovecharse del acceso que tiene al perfil del joven, acosarlos, etc. El 74% de los alumnos visita diariamente su cuenta de red social, permaneciendo el 41% más de tres horas en línea, el 35% de una a tres horas en línea, como se observa es una cantidad muy alta el que permanecen y visitan sus cuentas, lo que puede provocar que deje de participar en la vida familiar, con sus amigos y se queden reclusos en sus habitaciones. Otro de los comportamientos que dan cuenta de esta adicción se encuentran el declive en el rendimiento en el trabajo o académico, el aislamiento social y el debilitamiento funcional en las actividades diarias. El 57% de los alumnos se les facilita más relacionarse por medio de las redes sociales que físicamente, esto es porque los adolescentes más introvertidos están fuertemente motivados a comunicarse por estos medios que físicamente, para compensar el vacío de habilidades sociales, lo que incentiva a proporcionar más información sobre sí mismos a sus amigos virtuales. Asimismo el 50% de los alumnos ha proporcionado datos personales en su cuenta de red social, actualmente, los programas de comunicación de que disponen los niños y jóvenes permiten tener contacto con un sin número de personas en todo el mundo. Ello favorece la cesión de datos personales, citas con desconocidos y comunicación con personas que aprovechan la red para actividades ilícitas

Esta realidad puede poner en riesgo a niños y jóvenes de encontrarse con depredadores en línea, quienes pueden esconder su edad, estado civil, sexo o aspecto. Adicionalmente el 94% de los alumnos ha tenido una mala situación en las redes sociales, algunos han sido insultados, amenazados, chantajeados, inventado historias e incluso acosados. En este sentido la Procuraduría General de Justicia del Estado de Baja California ha implementado un plan piloto con el programa denominado "TECAE", el cual va dirigido a alumnos de sexto grado de primaria para enseñarles a distinguir y evitar ser víctimas del acoso escolar, conocido como "bullying". En base a los resultados obtenidos se puede afirmar que el uso de las redes sociales si afecta las relaciones sociales de los alumnos.

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LOS SERVICIOS DE LOS ECOSISTEMAS EN EL CONTEXTO DE LA POLÍTICA PÚBLICA

Claudia Lorena Lauterio Martínez, Universidad Autónoma de Baja California Sur
José Isabel Urciaga García, Universidad Autónoma de Baja California Sur

RESUMEN

El creciente interés de los gobiernos e instituciones especializadas por mitigar la pérdida de biodiversidad motiva la necesidad de crear y desarrollar información sobre el estado de los ecosistemas naturales, que facilite el análisis de sus usos y el diseño de políticas públicas ya que pesar de la relación estrecha entre los servicios de los ecosistemas y el bienestar social, las formas convencionales que miden el bienestar de la sociedad aún no integran el valor económico y social de los servicios de los ecosistemas, valor que tampoco se considera como instrumento que soporte la política pública. En respuesta a la creciente preocupación ambiental, los mercados para los servicios de los ecosistemas, terrestres, forestales, marinos y costeros están emergiendo en el mundo, sin embargo, existen una serie de oportunidades y amenazas que es necesario identificar para la gestión más adecuada de los recursos. El objetivo de este trabajo es reconocer los ecosistemas y sus servicios, incluyendo su biodiversidad y el capital natural e identificar el papel que cumplen en la generación de bienestar humano, desde el punto de vista turístico-económico, para elaborar estrategias y políticas racionales para su manejo.

PALABRAS CLAVES: Ecosistemas, Bienestar, Desarrollo, Mercados, Precios

ECOSYSTEM SERVICES IN THE CONTEXT OF PUBLIC POLICY

ABSTRACT

The growing interest of the governments and specialized institutions to soften the loss of biodiversity motivates the need to create and develop information about the condition of the natural ecosystems, which facilitates the analysis of its uses and the design of public policies that even the close relation between the services of the ecosystems and the social well-being, the conventional forms that measure the well-being of the company still do not integrate the economic and social value of the services of the ecosystems, value that is not considered to be an instrument that should support the public politics yet . As a response to the increasing environmental concern, the markets for the services of the ecosystems, soil , forest, marines and coastal are emerging in the world, nevertheless, exist a series of opportunities and threats that it is necessary to identify for the most suitable management of the resources. The goal of this work is to recognize the ecosystems and its services, including its biodiversity and the natural capital and to identify the roll that they fulfill in the generation of human well-being, from the tourist - economic point of view, to elaborate strategies and rational policies for its managing.

JEL: 01, 02, D00, Q003, Q5, R00

KEYWORDS: Ecosystems, Welfare, Development, Markets, Prices

INTRODUCCIÓN

El creciente interés de los gobiernos e instituciones especializadas por mitigar la pérdida de biodiversidad motiva la necesidad de crear y desarrollar información sobre el estado de los ecosistemas naturales que facilite el análisis de sus usos y el diseño de políticas públicas para tener parámetros claros en materia

económica, social, ambiental y cultural y con ello brindar las herramientas necesarias para tomar decisiones técnicas y operativas que conlleven a invertir en los recursos naturales, especialmente aquellos considerados como degradados y por consecuencia escasos (EEA, 2006). En términos económicos, los ecosistemas se consideran una forma especial de capital, al cual se le denomina capital natural, y este al igual que el capital manufacturado (carreteras, edificios y maquinaria) se deprecia si se utiliza en exceso. La diferencia entre dichos capitales radica en que la depreciación del capital natural es irreversible en la mayoría de los casos y los sistemas pueden tardar mucho tiempo para recuperarse, considerando además que los costos relacionados con la degradación o impactos, a menudo no son parte de la economía tradicional. En términos generales, no es posible sustituir un ecosistema agotado o degradado por uno nuevo y los ecosistemas pueden sufrir un colapso repentino, sin aviso previo (Dasgupta, 2008).

Al igual que los ecosistemas pueden ser analizados desde una perspectiva económico ecológica como capital natural, los productos de su estructura y funcionamiento con incidencia potencial o real en el bienestar humano pueden ser conceptualizados respectivamente como funciones y servicios de los ecosistemas, los cuales son definidos como los beneficios que los humanos obtenemos de los ecosistemas (de Groot *et al.*, 2002; MA, 2005) o como contribuciones directas o indirectas de los ecosistemas al bienestar humano (TEEB, 2010). Bajo su acepción más extendida, el concepto engloba tanto bienes tangibles como servicios intangibles, tengan o no un valor de mercado directo. Aunque, la relación entre el bienestar humano y servicios de los ecosistemas no es lineal. Cuando un servicio de determinado ecosistema es abundante en relación a la demanda, un aumento marginal de los servicios del ecosistema en general, contribuye muy poco al bienestar humano. Sin embargo, cuando el servicio es relativamente escaso, una pequeña disminución puede reducir substancialmente el bienestar humano, por tanto la degradación de los servicios ecosistémicos, representa la pérdida de un bien de capital (Farber, 1987).

Una de las interpretaciones que más atención ha acaparado para explicar de la pérdida de biodiversidad es la que enfatiza que el deterioro de los ecosistemas puede entenderse en términos de fallos de mercado, que resultarían del carácter de bien público de muchos servicios de los ecosistemas (Costanza *et al.*, 1997; TEEB, 2010). En la teoría institucional, los bienes de carácter público se definen como aquellos que presentan características de no rivalidad (cuando su uso por una persona no reduce la posibilidad de uso por otras personas) y no exclusión (cuando resulta difícil o muy costoso impedir su uso por parte de otras personas). En ese sentido, la mayoría de los servicios de los ecosistemas son representados como externalidades de mercado que escapan a los sistemas de precios y por tanto su valor económico queda invisibilizado al no estimarse en la contabilidad económica (Ostrom, 1990). En ese sentido, la mayoría de los servicios de los ecosistemas son representados como externalidades de mercado que escapan a los sistemas de precios y por tanto su valor económico queda invisibilizado al no estimarse en la contabilidad económica (Costanza *et al.*, 1997; TEEB, 2010).

REVISION DE LA LITERATURA

El concepto de ecosistema y sus servicios poco a poco va ganando aceptación y permite una aproximación al desarrollo bajo consideraciones explícitas de precios, cantidades y políticas asociadas al capital natural, a pesar de ciertas diferencias asociadas a puntos de vista biocéntrico o antropocéntrico (Stanley, 1994). Entre los conceptos base en la gestión de ecosistemas, han tenido un especial crecimiento los denominados servicios de los ecosistemas, los cuales se definen como aquellas funciones que generan beneficios y bienestar para las personas y comunidades (Huetting *et al.*, 1998). El estudio de los ecosistemas, especialmente los servicios que proveen se ha convertido en las últimas décadas en una importante área de investigación, la definición de los servicios de los ecosistemas y su clasificación no ha sido tarea fácil y se ha convertido en el eje central de numerosas investigaciones y publicaciones (Daily, 1997; MEA, 2003; Boyd y Banzhaf, 2007; Vandewalle *et al.*, 2008; Fisher *et al.*, 2008). La literatura científica reciente muestra el papel esencial que los ecosistemas y la biodiversidad suministran para el mantenimiento del bienestar humano. La aproximación a la naturaleza desde los servicios de los ecosistemas viene dada de la

perspectiva antropocéntrica en la cual los ecosistemas y la biodiversidad que albergan se vincula directamente con el bienestar humano. Desde este contexto antropocéntrico, los ecosistemas son entendidos como un capital natural, es decir como aquellos ecosistemas con integridad ecológica y resilientes, capaces de generar un flujo de servicios que contribuyen al bienestar humano a través de la generación de una amplia variedad de funciones, las cuales son definidas como la capacidad de proveer servicios que satisfagan a la sociedad (Martín-López et al. 2007; de Groot et al. 2002).

La integración de la economía y la ecología en un sistema común e integrado de apoyo al análisis científico y la definición de políticas y decisiones operativas, es un paso clave hacia la conservación y la sostenibilidad (MEA, 2005). El mercado debe reconocer la escasez de los recursos antes de que se agoten, circunstancia que demanda la internalización de las externalidades negativas al sistema de mercado. La internalización de externalidades ambientales genera un costo social mayor al costo privado justamente en la misma externalidad, lo que hace menor la ganancia privada pero mayor a la ganancia social, lo que hace viable todas las consideraciones de conciencia social de la degradación ambiental y de la pérdida del capital natural. Tales argumentos apoyan el equilibrio y la armonía entre la actividad económica y el medio ambiente, compatibles a través del progreso en la comprensión científica y en la técnica del manejo de los ecosistemas y sus servicios (Fisher *et al.* 2009). El papel crucial que desempeñan los sistemas naturales en el sustento de la actividad económica y el bienestar humano es motivo de creciente preocupación, ya que aumenta la evidencia de las crecientes presiones que se instalen en este tipo de sistemas por la actividad humana (MEA, 2005).

Clasificaciones de los Servicios de los Ecosistemas

A pesar de las dificultades para definir qué son exactamente los servicios de los ecosistemas, muchos autores han intentado proporcionar tipologías y listados de los principales beneficios para ayudar a describir la amplia esfera de interés. El término servicios de los ecosistemas fue especialmente notorio a partir del proyecto de la Evaluación de los Ecosistemas del Milenio (MEA, por sus siglas en inglés) estudio que fue auspiciado por el Programa de las Naciones Unidas para el Medio Ambiente (PNUMA), con la finalidad generar información y divulgar conocimiento acerca de los ecosistemas para la de decisiones políticas y de gestión (MEA, 2003). El MEA es la clasificación más conocida y ampliamente aplicada, estableció firmemente el concepto de servicios de los ecosistemas como un enfoque para vincular la función de los ecosistemas y el bienestar humano, además describió las bases científicas para generar acción necesaria, con la finalidad de alcanzar la conservación y el uso sustentable de los ecosistemas. El MEA representó los vínculos entre los ecosistemas y el bienestar humano, refiriéndose al stock de capital natural como el generador de flujos de servicios de los ecosistemas que inciden en los diversos componentes del bienestar humano tales como la salud, la seguridad y la cobertura de necesidades materiales. Con el objetivo de estructurar un marco analítico acerca de la contribución de los servicios de los ecosistemas el MEA clasificó los servicios de los ecosistemas en cuatro grandes categorías las cuales son: servicios de aprovisionamiento, servicios de regulación, servicios culturales y servicios de apoyo. Aunque esta clasificación ha sido ampliamente aceptada, se discuten las dificultades para aplicar esta definición y clasificación, sobre todo en el contexto de la valoración (de Groot et al., 2002; MA, 2005). El MEA destacó dentro de sus principales contribuciones la alteración y rápida degradación de los ecosistemas en los últimos 50 años por la demanda excesiva de los servicios generados por los mismos (dentro de los que destacan alimento, agua dulce madera, fibra, recreación y combustibles), además argumentó como el modelo actual de desarrollo basado en la explotación de los ecosistemas para generar ganancias económicas considerables ha causado un deterioro casi irreversible, poniendo en riesgo los beneficios para las generaciones venideras y en algunos países las actuales.

La Comisión Europea y el Ministerio de Medio Ambiente Alemán impulsaron la elaboración del informe TEEB, como respuesta a una propuesta de los Ministros de Medio Ambiente del G8+5. El TEEB es el primer estudio global sobre la economía de la pérdida de biodiversidad, que evalúa sus costos y lo compara

con el costos de su conservación y uso sustentable. El estudio considera que una mejor valoración de los beneficios del capital natural conducirá a mejores decisiones en áreas tan diversas como negocios, salud pública y seguridad alimentaria. Asimismo, estima que si no se actúa, el costo de la pérdida de biodiversidad terrestre será del 7% del PIB para 2050, a lo que habría que añadir la pérdida de servicios de los ecosistemas marinos (Sukhdev, 2013). A través de los estudios del TEEB se ha documentado además del valor del mundo natural en la economía global, el cambio que se debe aplicar en las políticas, ha propuesto mecanismos de mercado para integrar nuevas ideas ante los múltiples desafíos, haciendo énfasis en que las decisiones no se basan únicamente en las ganancias de corto plazo, sino construir las bases para el desarrollo sustentable.

Entre las principales recomendaciones del TEEB, se destacan la necesidad de elaborar cuentas e inventarios físicos de las reservas y servicios de los ecosistemas, incluir el valor de los cambios en el capital natural y los flujos de servicios los servicios, además establecer áreas naturales protegidas (nacionales y regionales) que sean gestionados de manera integral, representativa, eficaz y equitativa, con el fin de conservar la biodiversidad y mantener una amplia gama de servicios de los ecosistemas. El TEEB incluye también regulaciones para las empresas y otras organizaciones (minerías, petroleras, pesqueras, entre otras que se basen en la explotación de los ecosistemas como su recurso central) quienes deben incluir las externalidades (positivas y negativas) más importantes, en conjunto con análisis costo-beneficio que se basen en los principios "Sin Pérdida Neta" o "Impacto Positivo Neto". A partir de su lanzamiento el TEEB ha adquirido gran influencia en la agenda política ambiental y en la propuesta de la denominada economía verde. A diferencia del MEA, el TEEB enfatiza que el deterioro de los ecosistemas puede entenderse en términos de fallas de mercado, que resultarían del carácter de bien público de muchos servicios de los ecosistemas (Costanza et al., 1997; TEEB, 2010).

Como una vía para resolver la ausencia de precios de la naturaleza, el TEEB se ha centrado en calcular el valor monetario oculto de los servicios de los ecosistemas y diseñar instrumentos económicos que permitan internalizar dicho valor en los mercados y sistemas de precios, el estudio integra y clasifica los servicios de los ecosistemas en base a la distinción entre los procesos ecológicos y los beneficios finales obtenidos por los seres humanos y evita el riesgo de doble contabilidad mediante la separación de tales beneficios de procesos de los ecosistemas subyacentes A diferencia del MEA, el TEEB sustituye a los servicios de apoyo por los servicios de hábitat, debido a los argumentos sobre su equivalencia con las funciones de los ecosistemas (Figura 3) y mantiene las otras tres grandes categorías de la MEA (aprovisionamiento, regulación y culturales). Sin embargo, el fundamento de este enfoque aún presenta inconsistencias y sesgos que subyacen al enfoque que define la problemática ambiental en términos del problema de clasificación, precio cero y mercados para los servicios de los ecosistemas (Gómez-Baggeth, 2010). Como se menciona anteriormente durante el estudio de los ecosistemas y sus servicios han surgido y siguen surgiendo definiciones, estudios e investigaciones y metodologías (EPA, 2013; Common International Classification of Ecosystem Services, CICES, 2013; Haines-Young, 2013; Landers, 2013, entre otros autores), las cuales han permitido enriquecer y perfeccionar el análisis de las funciones, los flujos y beneficios que la sociedad obtiene de los ecosistemas. En este trabajo se estarán abordando los servicios de los ecosistemas culturales para su análisis, estudio y determinación de políticas y/o medidas de protección para su conservación, para ello se utilizará el marco del MEA (2005) para la clasificación de los servicios de los ecosistemas, apoyado del TEEB (2010) para el análisis económico, político y el manejo de información ante los tomadores de decisiones, ya que se consideran los más precisos para el estudio.

Los Servicios de los Ecosistemas Culturales

El MEA (2003) define los servicios culturales como los beneficios no materiales que las personas obtienen de los ecosistemas, y específicamente hace referencia a la diversidad cultural, espiritual y los valores religiosos, los sistemas del conocimiento, valores educativos, inspiración, valores estéticos, las relaciones sociales, sentido de lugar, los valores del patrimonio cultural, así como también la recreación y el

ecoturismo. Los servicios culturales pueden ser tangibles e intangibles y son producto de percepciones individuales o colectivas; son dependientes del contexto socio-cultural, e intervienen en la forma en que interactúa la sociedad con el entorno (MEA, 2005). A pesar de que algunos valores culturales pueden tener poca dependencia de los ecosistemas (por ejemplo, los asociados con los edificios históricos, pinturas y reliquias religiosas), los servicios culturales, como el resto de los servicios de los ecosistemas, deben mostrar una relación significativa entre las estructuras de los ecosistemas y las funciones a través de la caracterización biofísica y la satisfacción de las necesidades humanas. La importancia de los servicios culturales de los ecosistemas ha sido reconocida por algunos autores a nivel mundial, sin embargo son pocos los casos en los que se han considerado más allá de la de la investigación.

Los servicios culturales de los ecosistemas, al igual que otros servicios como los de regulación y soporte se caracterizan por ser intangibles, subjetivos y difíciles de cuantificar en términos biofísicos o monetarios y por ello la ausencia de un marco regulatorio y/o políticas que permitan la protección, conservación, pago e integración en la toma de decisiones es necesario. Un análisis sustancial de la investigación social y del comportamiento desarrollado dentro de los marcos de la ciencia ecológica, económica y la política en la gestión de los recursos naturales proporciona modelos, métodos y datos que puedan abordar con eficacia los servicios de los ecosistemas culturales y con ello lograr una mejor integración de los mismos en el marco regulatorio de los servicios de los ecosistemas. En este trabajo hará énfasis en distintos servicios que proveen los ecosistemas específicamente los servicios de los ecosistemas culturales marinos y costeros tomando en cuenta varios atributos (belleza escénica, recreación y turismo) de cada uno de los ecosistemas para definir variables a través de distintas actividades, productos y beneficios que la sociedad obtiene de las relaciones entre las estructuras ecológicas y las funciones.

METODOLOGIA

Zona de Estudio

Para el desarrollo del trabajo se delimitó el área de estudio que ocupa la franja costera de 10 km; se seleccionaron cinco áreas ubicadas en el estado de Baja California Sur, las cuales destacan a nivel internacional por los ecosistemas únicos que en esta región se encuentran y por lo cual es posible realizar actividades turísticas exclusivas de dichos ecosistemas marinos y costeros. Las zonas analizadas fueron: a) Cabo San Lucas, b) San José del Cabo; b) La Paz; c) Cabo Pulmo. Delimitándose el estudio a la franja costera de 10 km, de las cinco zonas ya mencionadas. Para identificar los ecosistemas y los servicios más relevantes para los usuarios principales, se realizó la identificación de actores mediante la visita a cada una de las zonas de estudio, cuyo objetivo principal fue reconocer que ecosistemas y servicios de los mismos tienen mayor demanda en el mercado turístico con base en las actividades turísticas y recreativas que se desarrollan en cada una de las áreas.

La metodología se compone de tres fases. La primera se llevó a mediante la recopilación y documentación socioeconómica, cartográfica, literatura científica y gris de distintos portales como Ecological economics, ScienceDirect, entre otros, además de información proveniente de instituciones como Conabio, CONANP, INEGI, UABCS, SEMARNAT, Catastro La Paz y Catastro los Cabos, así como también en entrevistas personalizadas con los gestores inmobiliarios (específicamente en La Paz, Los Cabos y El Sargento y La Ventana). La segunda fase se enfoca en la recopilación de datos de campo principalmente para el análisis económico, y además para caracterizar las variables y atributos claves para asignar valores a distintos bienes, para el caso específico de esta fase, se determinará mediante las variables dicotómicas la presencia y/o ausencia de atributos que intervienen en la oferta y demanda del mercado inmobiliario de cada una de las áreas analizadas.

Para realizar este análisis se utilizará el enfoque de precios hedónicos, el cual intentará explicar el precio de un bien dado a partir de la identificación de los atributos constitutivos del mismo y su importancia

relativa. Esta metodología es utilizada con frecuencia en la estimación de valores de bienes demandados tales como viviendas o predios urbanos y/o rurales dado que esta demanda no procura solo una cierta cantidad de metros cuadrados, sino que también, valora una serie de características tales como macro localización, condiciones ambientales, micro localización o bien, referidas al tipo y calidad de los servicios de los asociados a su uso, para el caso de Baja California Sur, los precios estarán determinados de acuerdo a la distancia del predio a la costa (playa).

RESULTADOS

La identificación los ecosistemas más atractivos en las diferentes zonas analizadas y donde se desarrollan actividades propias para el turismo cuentan con ecosistemas que son claves tanto para la economía local como para la nacional y es por ello que deben ser analizados e integrados en la política pública. Las playas y dunas costeras, por ejemplo constituyen uno de los principales atractivos turísticos para el estado, tanto para locales como para turistas nacionales y extranjeros. Dentro de los servicios que se brindan en los ecosistemas, se destacan la recreación, belleza escénica, protección contra fenómenos naturales (tormentas, huracanes), provisión (explotación y extracción) de arena, roca y distintos minerales, servicios de hábitat como lugares de anidación y reproducción de distintas especies marinas. Los atributos y variables que se considerarán para el análisis en cada una de las áreas de estudio en Baja California Sur, se presentan en la tabla 1.

Tabla 1: Variables y Atributos Para Baja California Sur

Atributos	Variable Dicotómica
Paisaje	Frente de playa (FF), Acceso a Playa (AP), Infraestructura Urbana (IU)
Uso Turístico	Alojamiento Turístico (AT), Desarrollo Turístico Integral (DTI), Turístico Condominal Vertical (TCV)
Recreación	Servicios Turísticos de Playa (STP), Servicios Turísticos (ST), Equipamiento Urbano y Náutico (EUN)
Biodiversidad	Pesca (PE), Observación de Flora y Fauna (FF)

Fuente: Elaboración propia

Se propone una relación funcional estadística del tipo:

$$P = f(\text{PAISAJE}, \text{INFRA}, \text{USO_TURIS}, \text{RECRE}, \text{BIODIV}) + u$$

Donde:

P precio del terreno en pesos

PAISAJE variable dicotómica que indica si el terreno se encuentra con frente de playa y con acceso a playa.

INFRA variable dicotómica que indica si el terreno cuenta con los servicios básicos (agua, luz, drenaje)

USO_TURIS variable dicotómica que determina la presencia de alojamientos, desarrollo turístico y condominios

RECRE variable dicotómica que describe los servicios turísticos de playa ofertados, la presencia y/o ausencia de equipamiento náutico y los servicios turísticos en general

BIODIV variable dicotómica que determina la presencia y/o ausencia de especies atractivas para el turismo en la zona costera

Las relaciones teóricas esperadas entre la variable dependiente (precio de los terrenos) y las diferentes variables explicativas es la siguiente. Si el terreno se encuentra ubicado cerca de la costa, se espera que el valor del mismo aumente, esta condición queda representada por $\partial P/\partial \text{PAISAJE} > 0$. Por su parte, tanto para la infraestructura, el uso turístico y las actividades recreativas queda representado a partir de las siguientes relaciones $\partial P/\partial \text{INFRA} > 0$, $\partial P/\partial \text{USO_TUR} > 0$ y $\partial P/\partial \text{USO_RECRE} > 0$.

El modelo proporcionará las características agrupadas en cinco categorías: paisaje, infraestructura, uso turístico, recreación y biodiversidad con la finalidad de reconocer cual es el factor principal para determinar el precio de los predios y por ende motivar el cambio de uso de suelo en los ecosistemas costeros en Baja California Sur. Las variables de Frente de playa (FF), Acceso a Playa (AP) e Infraestructura Urbana (IU) englobarán los atributos brindados por el paisaje costero que motiva a determinar un precio en los predios. Las variables Alojamiento Turístico (AT), Desarrollo Turístico Integral (DTI), Turístico Condominal Vertical (TCV), Servicios Turísticos de Playa (STP), Servicios Turísticos (ST), Equipamiento Urbano y Náutico (EUN) se enfocan a las actividades que permite desarrollar el ecosistema y como la sociedad ha ido adaptando los productos y beneficios que estos brindan para su satisfacción. La Pesca (PE), Observación de Flora y Fauna (FF) estarán en base al aprovisionamiento de los ecosistemas costeros que son claves no solo para actividades turísticas, si no para el motor económico local.

CONCLUSIONES

El desarrollo y aplicación de normas para la protección de los ecosistemas y sus servicios a nivel mundial es de suma importancia, ya que la creación y establecimiento de políticas públicas brindará las herramientas para los tomadores de decisiones para aplicar en México, en Baja California Sur y en los ecosistemas que así lo ameriten medidas para su preservación. Se destaca que aún hay limitaciones ya que la efectividad de ciertas estrategias de conservación ya que la presencia de actividades antrópicas como construcciones irregulares en ecosistemas frágiles e irregularidades que muestran los intereses políticos y económicos prevalecientes no internalizan los impactos negativos que son provocados a causa de los cambios en los ecosistemas por contaminación o destrucción.

Sobre las políticas que se pudieran apegar a los servicios de los ecosistemas culturales, se destaca que como medio para el desarrollo económico los ecosistemas (en su mayoría playa, dunas, matorral y arrecifes) se han orientado hacia un modelo turístico asentado es un modelo altamente excluyente de la sociedad local, por su naturaleza de gran empresa multinacional que se apropia de recursos naturales y paisajísticos para fines de explotación turística y excluye a la sociedad local del derecho a los mismos recursos. Los derechos de propiedad a recursos comunes y bienes públicos como son playas, agua y recursos pesqueros se le asignan a grandes cadenas hoteleras que modifican sustancialmente distintos ecosistemas y quienes descartan al resto de los usuarios mediante la exclusión de acceso a propiedades y playas privadas, situación que se refleja en el bienestar de las comunidades, ya que aumenta la rivalidad de los recursos comunes y los hace aún más escasos.

Baja California Sur ha sido escenario para el desarrollo de dichas actividades y como consecuencia de la demanda creciente en el mercado, especialmente turístico, se ha promovido el establecimiento de distintos esquemas de desarrollo inmobiliario, resorts, infraestructura, vías de comunicación y acceso, lo que conlleva a ejercer una fuerte presión sobre los ecosistemas marinos y costeros, donde el cambio del uso de suelo figura como la principal causa de su pérdida. La experiencia de Baja California Sur frente al desarrollo turístico muestra los desafíos de la gestión integrada para que incluya el valor económico total de los ecosistemas y sus servicios, que relacione las tendencias del mercado, sus potencialidades y sus límites y que integre instrumentos económicos para la conservación.

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Claudia Lorena Lauterio Martínez. Es Maestra en Ciencias Marinas y Costeras por la Universidad Autónoma de Baja California Sur, es estudiante de Doctorado en la misma universidad. Actualmente se desempeña como profesor-investigador del Departamento de Economía de la Universidad Autónoma de Baja California Sur. Correo:

José Isabel Urciaga García. Es Doctor en Ciencias Económicas y Empresariales y magister en Economía Aplicada por la Universidad Autónoma de Barcelona; maestro en Ciencias en Economía del Desarrollo Rural por la Universidad Autónoma Chapingo. Actualmente se desempeña como profesor-investigador del Núcleo de Posgrado en Ciencias Marinas y Costeras y del Departamento de Economía de la Universidad Autónoma de Baja California Sur. Correo:

AEROLINEAS DE BAJO COSTO: ESTRATEGIAS DE ÉXITO EN ESTADOS UNIDOS Y SU POSIBLE APLICACIÓN AL MERCADO MEXICANO.

Ma. De Lourdes Martínez Ceceña, Universidad Autónoma de Baja California- México
Omar Leonardo Valladares Icedo, Universidad Autónoma de Baja California, Tijuana, México
Margarita Ramírez Torres, Universidad Autónoma de Baja California, Tijuana, México
Juan Manuel Perusquia Velasco, Universidad Autónoma de Baja California, México
Marisa Reyes Orta, Universidad Autónoma de Baja California, México

RESUMEN

En este artículo se analizan las mejores prácticas de la emblemática aerolínea de bajo costo Southwest y su posible aplicación al mercado mexicano. Las buenas prácticas mercadológicas de Southwest han sido esenciales dentro de su éxito. En el caso de México, Volaris es la empresa de bajo costo que lidera el sector ofreciendo el mayor número de destinos y de vuelos nacionales. Ante el existente panorama de mayor competencia se analizan las estrategias de marketing de Southwest, con el objetivo de identificar aquellas que pudieran aplicarse a la empresa mexicana y que, contribuyan a fortalecer el turismo nacional. Se llevó a cabo una investigación exploratoria. Se emplearon técnicas de recopilación de datos, análisis de documentos y benchmarking. El documento se integra de tres partes: en la primera se caracteriza el origen, la evolución de las aerolíneas de bajo costo y la descripción de la competencia en el sector. En la segunda se presenta un análisis de las estrategias de marketing implementadas por Southwest; finalmente en la tercera parte se analiza el caso mexicano y se evalúa la pertinencia de la aplicación de las estrategias seleccionadas en el apartado dos. Se encontró preliminarmente, que ante el incremento del número de aerolíneas de bajo costo, las estrategias de promoción son de suma importancia y están enfocadas a ofrecer un servicio de calidad.

PALABRAS CLAVE: Aerolínea de Bajo Costo, Turismo, Mercadotecnia, Buenas Practicas

BEST PRACTICES USING LOW COST AIRLINES FLAGSHIP OF THE UNITED STATES AND ITS APPLICATION TO THE MEXICAN MARKET

ABSTRACT

This article describes the best practices of the iconic low-cost carrier Southwest and its possible application to the Mexican market is analyzed. Good Southwest market related practices have been instrumental in its success. In the case of Mexico, Volaris is a low-cost firm led by offering more destinations and domestic flights sector. Given the existing scenario more competitive marketing strategies Southwest is analyzed in order to identify those that could be applied to the Mexican company and help strengthen domestic tourism. Was performed an exploratory research. Data collection techniques, document analysis and benchmarking were used. The paper includes three parts: first the origin, the evolution of the LCC and the description of competition in the sector is characterized. In the second analysis of the marketing strategies implemented by Southwest is presented; Finally in the third part the Mexican case is analyzed and the relevance of the implementation of the selected strategies are evaluated. in section two. He found preliminarily that with the increase in the number of low-cost airlines, promotional strategies are paramount and are focused on providing quality service.

JEL: L83, M30

KEYWORDS: Low Cost Airline, Tourism, Marketing, Best Practices

INTRODUCCIÓN

La entrada al mercado de las aerolíneas de bajo costo (ABC) generó un gran impacto en los viajeros. Southwest fue el pionero de este tipo de aerolínea realizando su primer vuelo el 18 de junio de 1971; se enfocó en competir directamente con prestadores de servicio de transporte terrestre, mediante vuelos de bajo costo que ofrecieran los servicios de transporte aéreo, manejo de equipaje y seguridad a bordo. Esta fecha se considera por muchos como el momento en que empezó la desregularización de la industria aérea. A partir de ese momento la empresa se posicionó como una empresa líder en el mercado y tuvo una ventaja comparativa respecto a sus competidores. El transporte aéreo se convirtió en un servicio asequible para la mayoría, sea cual fuere el nivel socioeconómico de las personas. Y eso gracias principalmente al nacimiento de las aerolíneas de bajo costo.

Sin embargo, esa ventana resultó temporal. Debido al incremento en el número de vuelos, las empresas competidoras hicieron ajustes a los gastos no necesarios y también bajaron los precios. Una vez que la aerolíneas de bajo costo se introducen al mercado aéreo comercial sucede que la competencia no se quedó atrás y entonces comienza la guerra de tarifas, mejor conocida como la desregularización de precios en la industria aérea. Gracias a esto fue que las aerolíneas en general pero principalmente de bajo costo tuvieron que fomentar mejores prácticas mercadológicas para no perder el posicionamiento ya adquirido, y es ahí donde juegan un papel importante las mejores prácticas mercadológicas principalmente mediante la promoción. Características de las aerolíneas de bajo costo (ABC)

Manejo de una sola categoría (turista).

Venta de boletos principalmente por Internet, “call center” y venta directa en el aeropuerto; reduciendo costos de distribución.

No utilizan GDS (Global Distribución Systems).

La mayoría opera en aeropuertos medianos que ofrecen las condiciones adecuadas para el despegue.

Por lo general realizan vuelos directos.

Reducen costos operativos, ya que en su flota de aviones predomina un solo tipo de aeronave y sus aviones son nuevos lo que reduce el costo de mantenimiento.

Ofrecen solo vuelos domésticos

No cuentan con programas de lealtad (viajero frecuente).

La incorporación oficial de las ABC en el mercado aéreo mexicano a partir del 2005, ha permitido generar un número creciente de rutas al interior del país, lo que ha incidido favorablemente sobre la demanda turística al ofrecer a los turistas una alternativa de realizar viajes aéreos a un precio accesible, y con calidad en el servicio al interior de México. (Cestur, Analisis Estrategico de las Aerolineas de Bajo Costo en Mexico, 2007) El turismo genera cerca del 9% del PIB nacional, y es el tercer receptor de divisas de México después de los ingresos petroleros y de las remesas. Da empleo directo a 2.5 millones de personas e indirecto a 5 millones. (Massieu, 2013)

REVISIÓN DE LITERATURA

Iniciados los 60's el profesor Jerome McCarthy da origen a una definición más completa de lo que sería la mezcla de mercadotecnia. De acuerdo con Kotler y Lane (2006) la mezcla de mercadotecnia se define como “*el conjunto de herramientas que utiliza una empresa para conseguir sus objetivos de mercadotecnia*”. Estas herramientas se dividen en cuatro grupos principales: producto, precio, plaza y promoción.

La mezcla de mercadotecnia es una de las principales herramientas que ayudan tanto a las empresas como a los consumidores. Se puede definir a ésta como una asociación de variables que le ayudan a las empresas a preparar y a generar las expectativas, junto con las acciones de satisfacción para el beneficio de éstas y sus clientes. Así mismo la implementación de la mezcla de mercadotecnia dentro de las empresas se da en los inicios de campañas de introducción o promoción de productos y servicios, tratando de conseguir los mejores resultados. Este proceso al llegar a ser implementado reduce las posibilidades de fracaso y aumenta las posibilidades de éxito, por lo que cada vez son más las empresas que prefieren realizar esta mezcla.

Mezcla de Mercadotecnia Según Mccarthy

Producto	Plaza	Promocion	Precio
• Características	• Canal de distribución	• Promoción de ventas	• Precio de lista
• Variedad	• Cobertura	• Publicidad en general	• Descuentos
• Calidad	• Ubicación	• Fuerzas de ventas	• Créditos
• Diseño	• Surtido	• Marketing directo	• Bonificaciones
• Nombre o marca	• Transporte	• Publicidad tradicional	• Periodo de pago
• Empaque	• Inventarios	• Relaciones públicas	
• Tamaño			
• Garantía			
• Devolución			
• Servicio			
Solución para el cliente	Conveniencia para el cliente	Comunicación para el cliente	Costo para el cliente

Fuente: Malfitano, O, Arteaga, R, Romano, S. (2007). Neuromarketing: cerebrando negocios y servicios. Argentina. Ed. Granica

La mezcla de promoción, también conocida como la mezcla de comunicación de marketing, consiste en la combinación de herramientas específicas de fuerza de ventas, relaciones públicas, marketing directo, publicidad y promoción de ventas que la compañía utiliza para comunicar de manera persuasiva el valor a los clientes y crear relaciones con ellos informando principalmente sus productos y ofertas. (P. Kotler G. A., 2008) El director de mercadotecnia determina las metas de la estrategia de promoción con base en las metas globales de la compañía. Con estas metas globales, se combinan los elementos de la estrategia en un plan coordinado. La función principal de la estrategia de promoción, es convencer a los consumidores de que los bienes o servicios que se ofrece brindan una ventaja diferencial. Una ventaja diferencial es el conjunto de características singulares de una compañía y sus productos que el mercado meta perciben como significativas y superiores a la competencia. La promoción de ventas se refiere a las actividades de mercadotecnia que estimular la compra por parte de los consumidores. Generalmente, se utiliza como herramienta para estimular incrementos inmediatos en la demanda a corto plazo. (Charles W. Lamb)

MÉTODOLOGIA

Posterior a la entrada de Southwest al mercado aéreo de los Estados Unidos, se fueron desarrollando poco a poco más aerolíneas siguiendo el mismo esquema. En 1988 fue establecida la aerolínea mexicana TAESA la cual inició operaciones con aviones ejecutivos teniendo su sede en el Aeropuerto de México, D.F. Se llega a considerar que TAESA fue la primer aerolínea de bajo costo en México, con sus campañas de “vuele ahora y pague después” y con el slogan publicitario que manejaban, “Con TAESA te cuesta menos, mucho menos”. Y aunque oficialmente TAESA no se clasificó como ABC dentro del territorio mexicano, sus precios eran sumamente bajos, comparados con la competencia. Y sus campañas de promoción para atracción de clientes marcaron un parteaguas para lo que algún sería el establecimiento formal de las ABC alrededor del mundo. El surgimiento de las aerolíneas de bajo costo suponían convertirse en una amenaza para las aerolíneas tradicionales que ofrecían servicio completo, puesto que el concepto de aerolíneas de bajo costo o low cost se centraban principalmente en trasladar al pasajero de un lugar a otro. Con el proceso de desregulación vivido por la aviación a principios de los 90's, el concepto de aerolíneas de bajo costo llegó a Europa y surgieron las primeras empresas aéreas con este concepto Ryanair (Irlanda) y easyJet (Británica). En 1995 Air New Zealand decidió implementar su propia aerolínea low cost y la llamó

Freedom Air. En 1998 Noruega fundo su primera compañía aérea de bajo costo ColorAir. Mientras en Canadá la aerolínea nacional más importante, Air Canada, se enfrentaba a situaciones difíciles con la creación de aerolíneas de bajo costo como Canjet, Jetsgo y WestJet. La primera aerolínea de bajo costo de la India fue Air Deccan, el 25 de agosto de 2003 la cual logró posicionar tarifas hasta de un 30% más económicas que las de sus competidores tales como Indian Airlines, Air Sahara, entre otros.

La incorporación oficial de las ABC en el mercado aéreo mexicano a partir del 2005, ha permitido generar un número creciente de rutas al interior del país, lo que ha incidido favorablemente sobre la demanda turística al ofrecer a los turistas una alternativa de realizar viajes aéreos a un precio accesible, y con calidad en el servicio al interior de México. (Cestur, 2007) Las estrategias principalmente utilizadas por Southwest fueron las siguientes: Calidad en el servicio (interno), siguiendo estos lineamientos: diseño del lugar de trabajo, diseño del puesto y toma de decisiones, selección y desarrollo de empleados, premios y reconocimientos a empleados y adecuaciones de herramientas para servir al cliente; Satisfacción de los empleados, prestando especial atención a la retención de empleados y la productividad de los mismo; Valor del servicio (externo), mediante el servicio, calidad y costo; Satisfacción del cliente, que sea atractivo, con valor agregado, calidad= costo, a base de mejoras en calidad y productividad; Lealtad del cliente: mediante la retención, repetición y recomendación y; Crecimiento en ingresos utilidades.

Southwest enlista los aspectos más importantes para crear mayor ventaja comparativa con su competencia: entender lo que el cliente vale; simplificar el proceso de compra; establecer barrera de entrada a la competencia. Mediante la reducción el costo de pensar para el cliente; Maximizar el costo de cambio; Simplificar el proceso de compra; y Sostener la propuesta de valor para el cliente. Volaris es la marca comercial del grupo mexicano Concesionaria Vuela Compañía de Aviación S.A. de C.V., una línea aérea de bajo costo o ABC basada en Santa Fe, Álvaro Obregón, Ciudad de México. El nombre de Volaris fue elegido de entre más de 1000 propuestas tentativas, significando una fusión entre el verbo *volar* y la estrella Polaris, conocida por ser la guía del norte para la navegación antigua. La inauguración de las actividades comerciales de Volaris se llevó a cabo en el Aeropuerto Internacional Adolfo López Mateos (TLC) de la ciudad de Toluca por el entonces Presidente de México Vicente Fox. El primer vuelo partió de dicho aeropuerto a la ciudad de Tijuana el 13 de marzo de 2006. En menos de 10 años Volaris ha logrado posicionarse como la aerolínea número uno en México para vuelos domésticos. El *Southwest effect* al ser implementado a la aerolínea mexicana Volaris, logrará mayor éxito, principalmente debido a que las estrategias de Southwest aún no han sido implementadas en México y Volaris con la importancia que demuestra al día de hoy en la mente de los turistas nacionales sigue el patrón que Southwest tuvo a sus inicios.

RESULTADOS

La presente investigación aún no está terminada y por lo tanto no cuenta con resultados concluyentes, debido a que el estudio aún está en proceso.

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Lic. María de Lourdes Martínez Ceceña. Tijuana, Baja California es Licenciada en Turismo por la Universidad Autónoma de Ciudad Juárez y alumno de la Maestría en Administración con énfasis en Mercadotecnia en la Facultad de Turismo y Mercadotecnia de la UABC. Se puede contactar al correo electrónico

Mtr. Omar L. Valladares Icedo Ciudad Obregón, Sonora, 1965 Actuarial, UNAM MBA, Cetys Universidad Doctorando, ITSON. Profesor Investigador UABC. Research interests. Social Responsibility and Strategic Marketing Coordinador de la Licenciatura en Mercadotecnia

Dr. Juan M. Perusquia Velasco. Mexicali, Baja California, Mexico. Major in Foreign Trade and Customs, Masters in International Trade, PhD in Business Administration. Foreign Trade Coordinator at the School of Accounting and Business Administration of the Universidad Autonoma de Baja California. Research interests. Social Responsibility, Coportate Government, Foreign Trade

Mtra. Margarita Ramirez Hermosillo, Sonora, México, 1976. Degree in computer management and Master in Computer Science. Professor of the Universidad Autonoma de Baja California. Research interests. Information Systems, Strategic Marketing and Social Responsibility.

Marisa Reyes Orta, Doctorado en Medio Ambiente y Desarrollo, Universidad Autónoma de Baja California. Maestría en Economía y Licenciatura en Relaciones Económicas Internacionales por la Universidad Autónoma del Estado de México. Profesora de tiempo completo de la Facultad de Turismo y Mercadotecnia de la Uabc. Líneas de interés: evaluación de políticas públicas, desarrollo sustentable y planeación estratégica.

EL FOMENTO DE ESPACIOS PÚBLICOS PARA LECTURA COMO UNA MANIFESTACIÓN DE RESPONSABILIDAD SOCIAL UNIVERSITARIA

Abraham Espejo Martínez, Universidad Autónoma “Benito Juárez de Oaxaca
Carmen Eloísa Cruz Robles, Universidad Autónoma “Benito Juárez de Oaxaca
Ana Luz Ramos Soto, Universidad Autónoma “Benito Juárez de Oaxaca

RESUMEN

El presente trabajo se desarrolló con la finalidad de plasmar la forma en que la Responsabilidad Social Universitaria se manifiesta mediante la solidaridad de los estudiantes, la coordinación de sus investigadores y la extensión universitaria misma que ha permitido, a través de la donación de acervos bibliográficos materializar espacios para el fomento a la lectura, actividad que ha permitido impactar en las comunidades con más bajo índice de desarrollo humano del estado de Oaxaca, México, al mismo tiempo de ser la base para poder implementar políticas públicas que benefician a sus pobladores. En tal sentido se aborda la metodología seguida en el desarrollo conjunto de los proyectos que permiten apoyar a las localidades, el procedimiento y fines que se persiguen con estas actividades y los logros que se han obtenido en su implementación, así como las expectativas a largo plazo que se esperan replicar en localidades de similar estatus.

PALABRAS CLAVES: Desarrollo Social, Políticas Públicas, Responsabilidad Social Universitaria

THE PROMOTION OF PUBLIC SPACES FOR READING AS A MANIFESTATION OF UNIVERSITY SOCIAL RESPONSIBILITY

ABSTRACT

The present work was developed in order to capture the way the university social responsibility is manifested through the solidarity of students, coordination of its research and university extension has allowed it, through the donation of library collections materialize spaces for the promotion of reading, an activity that has allowed communities impact the lowest human development index of the state of Oaxaca, Mexico, at the same time be the basis to implement policies that benefit their people. In this sense the methodology followed in the set of projects that allow localities to support the procedure and objectives to be achieved by these activities and the achievements that have been made in its implementation development and expectations addressed long term expected to replicate in localities similar status.

JEL: I2, I24, I240, O1, O15, O150

KEYWORDS: Social Development, Public Policy, University Social Responsibility

INTRODUCCIÓN

Desde sus inicios un referente socio educativo lo han constituido las universidades mediante la función de extensión universitaria, sin embargo en la medida que la sociedad se ha visto inmersa en crisis y desigualdades sociales se ha hecho más palpable la necesidad de no solo ser un formador de profesionistas, sino por el contrario involucrarse más en la problemática social mediante el desarrollo de proyectos que impacten y permitan el desarrollo de sectores vulnerables de la sociedad. Así el presente trabajo aborda la forma en la cual algunos investigadores de la Universidad Autónoma “Benito Juárez” de Oaxaca han

desarrollado estrategias que permiten hacer la entrega de acervos bibliográficos a comunidades de escasos recursos, cuyo índice de desarrollo humano es muy bajo a fin de fomentar la lectura entre sus pobladores al tiempo de promover el fomento de espacios públicos para la lectura, los cuales, a través de su establecimiento en los planes de desarrollo municipal permiten convertirlos en iniciativas de políticas públicas generando un impacto positivo en su desarrollo.

REVISIÓN LITERARIA

Uno de los principales problemas de México y como consecuencia del estado de Oaxaca es el bajo nivel de educación que se tiene, lo cual incide a su vez en que muchos de sus municipios se ubiquen por una parte, en muy alto grado de marginación y por el otro, en un bajo índice de desarrollo humano. De acuerdo con el Consejo Nacional de Población (CONAPO, 2010) en el estado de Oaxaca existen municipios de muy alto grado de marginación entre los que destacan [1] San Juan Petlapa (3.794), [2] San José Tenango (3.011), [3] Coicoyán de las Flores (2.773), [4] Santiago Amoltepec (2.607), y [5] Eloxochitlán de Flores Magón (2.587) oscilando el índice de marginación entre 3.011 y 2.587, correspondiéndoles a estos mismos municipios en el contexto nacional las posiciones 3, 8, 14, 18 y 19 respectivamente. Es importante mencionar que para determinar el grado de marginación el CONAPO toma en cuenta las dimensiones de educación, vivienda, distribución de la población e ingresos por trabajo, datos que obtiene del censo nacional de población y vivienda que el INEGI realiza cada diez años. Así mismo el indicador denominado Índice de Desarrollo Humano que considera como primordial a la educación, ubica a Oaxaca en el lugar 31 de 32 posiciones con un IDH de 0.6662 solo por arriba del estado de Chiapas que ocupa el último lugar con un IDH de 0.6468.

El dato anterior, sin embargo, debe ser analizado en los componentes que lo integran y así tenemos que: en el índice de salud Oaxaca ocupa el lugar 29 con 0.8616, en el de educación el lugar 31 con 0.5679 y en el de ingreso el lugar 31 con 0.6046 (PNUD, 2012). El nivel de desarrollo humano de Oaxaca se calcula mediante los logros de la entidad, en salud (0.829), educación (0.563) e ingreso (0.638), alcanzados en relación con los parámetros observados a nivel internacional. El resultado global para el estado es un Índice de Desarrollo Humano (IDH) de 0.668 en 2010, que es comparable con el nivel de desarrollo de países como Estado de Plurinacional de Bolivia y Estado de Palestina. En 2010, San Sebastián Tutla es el municipio con mayor desarrollo humano en Oaxaca, con un IDH de 0.852. En contraste, el municipio con menor desempeño en la entidad es San Miguel Santa Flor, cuyo IDH es de 0.367. La brecha en desarrollo entre ambos municipios es de 56.9%. Si se compara el desempeño de los municipios con mayor y menor desarrollo, es posible reconocer que en Oaxaca coexisten condiciones de desarrollo similares a las de Brunéi Darussalam y Liberia. La mayor brecha entre los municipios de Oaxaca se encuentra en la dimensión de educación. Por lo tanto, la educación es la dimensión que mayor influye en el desarrollo del estado de Oaxaca y la brecha que se tiene entre el municipio con mayor IDH del estado y último con el menor IDH es de 2.3 veces lo que manifiesta una gran desigualdad dentro de los municipios del estado.

La educación, menciona el Programa de las Naciones Unidas para el Desarrollo (PNUD), promueve el desarrollo humano por dos vías: proporciona al individuo los elementos para actuar con autonomía y aumenta las oportunidades a su alcance para ejercerla. La libertad de las personas requiere la formación de valores propios, pero también requiere de la información y el aprendizaje de habilidades que permitan desplegar las destrezas que se valoran (PNUD, 2006). Así mismo Esquer (2012) indica que la educación empodera a la población, particularmente a los pobres y a los débiles, al reducir la ignorancia, erigir habilidades e introducir actitudes acordes con la época en que se vive. El enfoque de desarrollo humano, en último término, provee una guía general para las políticas públicas con una implicación simple y directa: la educación debe recibir un alto nivel de prioridad política, pues la educación es en parte fin y en parte instrumento para el desarrollo. La escolaridad es uno de los principales determinantes del ingreso laboral, y en los hogares pobres el ingreso por trabajo es la principal fuente de recursos. En particular, el acceso a la educación superior destaca en la determinación de la movilidad socioeconómica entre generaciones. La

Universidad Autónoma “Benito Juárez” de Oaxaca (UABJO) ha sido desde sus orígenes base de grandes proyectos que han permitido a la sociedad oaxaqueña tener a través de la vinculación con dicha institución un apoyo invaluable para el desarrollo de sus comunidades. Uno de estos proyectos es la Agencia de Desarrollo Social (ADIS) establecido en convenio con la Secretaría de Desarrollo Social (SEDESOL) en el año 2004 cuya visión establece “Aprovechar las oportunidades de desarrollo de la población de los municipios con menor Índice de Desarrollo Humano (IDH) del estado de Oaxaca, con participación corresponsable y articulada de la UABJO, las dependencias federales, autoridades estatales, municipales y la sociedad en general”. De igual forma la ADIS pretende en su visión “Ser la Agencia de Desarrollo Integral líder en la región que coadyuve a transformar los municipios de menor IDH y de muy alto Índice de Marginación (IM)”; con el objetivo de: “Asumir una visión inter-multidisciplinaria que se manifieste en acciones que promuevan el desarrollo social en cinco grandes vertientes: Educación; Salud; Infraestructura Social y Vivienda; Medio Ambiente; Productividad y Generación de Empleo”.

Lo anterior se complementa con los servicios que ofrece a la población mediante:

Elaboración de Diagnósticos y Planes de Desarrollo Municipal, por vertientes:

Educación; Salud; Infraestructura Social y Vivienda; Medio Ambiente; Productividad y Generación de Empleo.

Asesorías y consultorías de servicios profesionales (Arquitectos, Economistas, Odontólogos, Médicos, Ingenieros Químicos)

Elaboración de proyectos de factibilidad

Seguimiento de proyectos

Elaboración de programas de capacitación, de cursos y talleres

Proyectos de servicio social en conjunto con alumnos de las diferentes facultades y escuelas de la UABJO

Brigadas de análisis de estudios químicos de agua

Brigadas de análisis clínicos.

En este sentido y retomando la vertiente de educación, en el año 2011 se inscribe ante el Instituto Mexicano de la Juventud (IMJUVE) el proyecto denominado “La guelaguetza de acervo bibliográfico para municipios marginados del estado de Oaxaca”, el cual tiene como objetivo general dotar de acervos bibliográficos a municipios marginados del estado de Oaxaca, dichos municipios susceptibles de ser beneficiados son escogidos debido al bajo IDH en el cual se encuentran. Para el año 2013 el proyecto se institucionaliza en la UABJO mediante su participación en la convocatoria del Programa de Fomento a la Investigación 2013 (PROFI-2013) del cual es beneficiado con apoyo económico para su continuidad ahora bajo el nombre de “Revaloremos la Universidad Autónoma “Benito Juárez” de Oaxaca, una propuesta de Responsabilidad Social Universitaria”. Derivado de esta situación y con apoyo en los resultados obtenidos hasta el momento se considera viable la posibilidad de que este proyecto se transforme en una propuesta de política pública educativa que genere una administración municipal con responsabilidad social para las comunidades del estado, y determinar su factibilidad como política pública educativa.

METODOLOGÍA

Para estar en condiciones de poder establecer los espacios de lectura en las comunidades más necesitadas se motivó a la comunidad universitaria y a la sociedad en su conjunto para donar los libros que tienen almacenados en casa y no utilizan, sin importar el nivel académico de los mismos ya que se catalogan e integran a los acervos bibliográficos que se entregan a las autoridades de los municipios beneficiados verificando que cada uno de dichos acervos contenga material bibliográfico de los diferentes niveles académicos con la finalidad de que sean útiles a todos los pobladores de las comunidades beneficiadas. De igual forma el grado de deterioro en el que se encuentren no resulta ser un obstáculo para su recepción ya que se ingresan al hospital del libro ubicado en la Dirección de Servicios Editoriales de la misma universidad, en donde son restaurados, para más adelante ser integrados en bloques que oscilan entre las 500 a 650 unidades a las autoridades municipales de las poblaciones con características de marginación.

Para la selección de municipios sujetos a beneficiar se toma en cuenta a aquellos con más alto grado de marginación (GM) y menor Índice de Desarrollo Humano (IDH) para confirmar que los acervos se entreguen a quienes más necesidades de mejora posean. La entrega de los acervos bibliográficos se realiza por el rector de la UABJO firmándose para tal efecto un acta de entrega que ampara lo ejemplares que conforman los mencionados acervos de tal forma que ambas partes cuenten con el soporte documental correspondiente.

RESULTADOS

Desde la fecha de la puesta en marcha del proyecto se han recolectado alrededor de 7,000 libros entre los cuales se encuentran ejemplares de nivel preescolar, primaria, secundaria y bachillerato así como libros de nivel profesional y de tipo general como novelas, cuentos, leyes, bloques de revistas tanto populares como de carácter científico. Las comunidades apoyadas, la población beneficiada y la distribución del número de ejemplares entregados se muestra en la tabla siguiente:

Tabla 1: Comunidades y Población Beneficiadas

Comunidad	Habitantes beneficiados	Ejemplares entregados
San Pedro y San Pablo Ayutla	5,602	600
San Martín Peras	11,361	600
San Juan Bautista Jayacatlán	1,462	600
San Juan Tepeuxila	2,773	600
Santo Domingo Tlatinalgo	791	600
Santiago Apóstol	4,220	500
San Pedro Apóstol	1,544	600
Yogana	1,308	650
El Ciruelo Pinotepa Nal.	2,185	650
Santo Domingo Tomaltepec	2,790	600
Bajos de Coyula Santa María Huatulco	719	600

Fuente: Elaboración propia con resultados de la investigación

CONCLUSIONES

Las universidades y en especial la UABJO a través de sus investigadores tiene como responsabilidad social el generar proyectos que incidan directamente en la población ya que al estar inmersa en un estado donde muchas de las poblaciones son de escasos recursos, se requiere que el impacto y esfuerzos sean encauzados hacia esos fines. El proyecto generador de los acervos bibliográficos ha generado el establecimiento de pequeñas bibliotecas en las comunidades con mayores necesidades educativas, lo cual ha permitido que sus habitantes tengan un apoyo más para cultivar su intelectualidad a la vez de ser un incentivo para sus autoridades, quienes toman como base estos esfuerzos para plasmarlos en sus planes de desarrollo municipal y con ello mejorar su situación académica. El conjuntar proyectos que a través de su interrelación incidan en la sociedad es una clara manifestación de la responsabilidad social universitaria que todas las instituciones de nivel superior pueden establecer para incidir a través de sus docentes, investigadores y alumnos con lo cual se logra tener una mayor presencia y brindar apoyo a quienes más los necesitan. Actividades como la elaboración de los planes de desarrollo sirven de base para el posterior desarrollo de políticas públicas que beneficien a los pobladores de municipios, estados y países de la mano de los académicos de las universidades.

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BIOGRAFÍA

Abraham Espejo Martínez es Maestro en Administración, Profesor Investigador de Tiempo completo de la Universidad Autónoma “Benito Juárez” de Oaxaca, imparte cátedra en la Facultad de Contaduría y Administración y forma parte del Cuerpo Académico Innovación Mercadológica UABJO-CA-45 ante la Secretaría de Educación Pública de México Integrante de la Red Gestión de la Mercadotecnia del Consorcio de Universidades (CUMex).

Carmen Eloísa Cruz Robles es Maestra en Administración, Profesor Investigador de Tiempo Completo de la Universidad Autónoma “Benito Juárez” de Oaxaca, en la Facultad de Contaduría y Administración y forma parte del Cuerpo Académico Innovación Mercadológica UABJO-CA-45 ante la Secretaría de Educación Pública de México, integrante de la Red Nacional de Investigación en Micro, Pequeñas y Medianas Empresas (MiPyMEs) del Consorcio de Universidades (CUMex).

Ana Luz Ramos Soto es Doctora en Ciencias en Planificación de Empresas y Desarrollo Regional, Profesora de Tiempo Completo de la Universidad Autónoma “Benito Juárez” de Oaxaca, imparte cátedra en la Facultad de Contaduría y Administración y forma parte del Cuerpo Académico Emprendedores UABJO-CA-46 ante la Secretaría de Educación Pública de México, integrante de la Red de Investigación Interdisciplinaria para la Innovación y el Desarrollo de las Pequeñas y Medianas Empresas IPN-UABJO.

Los resultados preliminares de este trabajo fueron presentados como ponencia en la Global Conference on Business and Finance Proceedings en Honolulu, Hawaii, Enero 6-9, 2014.

GESTIÓN DE LAS ADQUISICIONES EN LAS INSTITUCIONES PÚBLICAS DE EDUCACIÓN SUPERIOR DE MÉXICO

Ana Ma. Guillén Jiménez, Universidad Autónoma de Baja California
Rafael Ernesto Carranza Prieto, Universidad Autónoma de Baja California
Sonia Elizabeth Maldonado-Radillo, Universidad Autónoma de Baja California

RESUMEN

El propósito de este trabajo es describir la gestión de las adquisiciones de bienes y servicios en instituciones de educación superior mexicanas. Para ello se realizó una investigación documental con diseño bibliográfico de los requerimientos del marco jurídico establecidos para esta gestión. Para el análisis de la información se reunió e integró toda la normatividad y documentos empleados en las contrataciones. Los resultados empíricos muestran que, en México, las instituciones de educación superior para comprar, vender o arrendar cualquier bien o servicio deben adoptar procedimientos preestablecidos en leyes y reglamentos, que son: Licitación Pública, Invitación a cuando menos tres personas y Adjudicación directa. Esta investigación contribuirá a la construcción de un marco referencial teórico sobre los procedimientos de contratación de bienes y servicios utilizados por las universidades públicas mexicanas.

PALABRAS CLAVE: Universidades Públicas Mexicanas, Procedimientos de Contratación, Ley de Adquisiciones, Arrendamientos y Servicios del Sector Público

ACQUISITION MANAGEMENT IN PUBLIC INSTITUTIONS ON HIGHER EDUCATION OF MEXICO

ABSTRACT

The purpose of this paper is to describe the management of acquisition of goods and services effects by Mexican higher education institutions. We realized desk research with bibliographical design from requirements of the legal framework established for this management. For the analysis of the information gathered and integrated all regulations and documents are used in hiring. The empirical results show that, in Mexico, higher education institutions, to buy, sell or lease any goods or services, must adopt established procedures in laws and regulations, which are: Public bidding procedure, Invitation for at least three persons and Direct adjudication. This research will contribute to the construction of a theoretical reference framework on procurement procedures for goods and services used by the Mexican public universities.

JEL: I23, H76, M48

KEYWORDS: Mexican Public Universities, Hiring Procedures, Ley de Adquisiciones, Arrendamientos y Servicios del Sector Público

EL DESARROLLO HUMANO DESDE LA PERSPECTIVA ECONÓMICA Y AMBIENTAL

María Guadalupe Oropeza Cortés, Universidad Autónoma de Baja California Sur
José Isabel Urciaga García, Universidad Autónoma de Baja California Sur

RESUMEN

Desde el enfoque económico, los temas de análisis se han centrado en alcanzar altas tasas de crecimiento económico, en diseñar y ejecutar políticas de expansión económica o contracción, en la obtención del máximo beneficio económico a nivel empresarial y desde hace algunos años el desarrollo económico, que más tarde sería abordado incorporando tres categorías: ingreso, educación y salud, bajo el concepto de desarrollo humano, el cual se mide a partir del conocido Índice de Desarrollo Humano del PNUD. Si bien el IDH enfatiza en el bienestar de la sociedad posee una seria limitante, no incorpora la parte ambiental, en específico de los servicios que proveen los ecosistemas, que con o sin transformación contribuyen directa e indirectamente al bienestar humano. Por ello el objetivo de este trabajo es realizar una revisión de los índices de desarrollo humano existentes y analizar una propuesta de variable(s) que puedan incorporarse y que reflejen la contribución de los servicios de los ecosistemas al desarrollo humano. La importancia de la incorporación de los servicios de los ecosistemas al análisis del desarrollo humano radica en la enorme contribución cuantitativa y cualitativa a las actividades económicas y no económicas.

PALABRAS CLAVE: Ecosistemas, Servicios Ecosistémicos, Sistema Económico Y Bienestar Humano

ECONOMIC AND ENVIRONMENTAL APPROACHES OF THE HUMAN DEVELOPMENT

ABSTRACT

From an economic approach, the topics generally analyzed have been focused on achieving high economic growth rates, designing and executing economic expansion or contraction policies, to obtaining the maximum economic profit on an enterprise level, and, in the last few years, on economical development; The latter was addressed in the context of Human Development in three categories: income, education and health. This is measured from the known Human Development Index (HDI) by the UNDP. Although the index emphasizes the welfare of society, it has a serious limitation: it does not consider the environment. Specifically, the services provided by ecosystem, with or without transformation contributes directly and indirectly to human welfare. Therefore, the objective of this paper is to review the existing HDI and to analyze a proposal of variables that could be incorporated in the HDI and reflect the contribution of the ecosystem services to human development. The importance of adding ecosystem services to the analysis of Human Development lies in the enormous qualitative and quantitative contributions they bring to both economic and non-economic activities.

JEL: I30, O15, Q5, Q50, Q56,

KEY WORDS: Ecosystems, Ecosystem Services, Economic System And Human Welfare

INTRODUCCIÓN

Indudablemente el tema ambiental esta hoy en la agenda de investigación de diversas ciencias y es así porque es quizá el único problema que atañe a todos por igual. Es decir, no es materia de análisis exclusivo

de la biología o la economía o la ecología. En este sentido, no se debe excluir del análisis de desarrollo humano, si bien este concepto va ligado a una mejor calidad de vida, cabe señalar que de nada serviría una alta calidad de vida si los ecosistemas siguen degradándose. Por ello el objetivo de este trabajo ha sido realizar una revisión de los trabajos en tórnos al IDH con el fin de observar si alguno incorpora la parte ambiental tanto en su análisis como en su medición, se encontró que efectivamente ya hay documentos que centran su atención en incorporar estas variables, no obstante que solo se encontraron documentos que incorporan la emisión de gases, los cuales se relacionan con altas tasas de crecimiento e índices de desarrollo alto.

REVISIÓN DE LITERATURA

Al analizar el desarrollo de una sociedad indudablemente es necesario echar un vistazo a la teoría del crecimiento económico, recuerde que décadas atrás hablar de desarrollo implicaba hablar de crecimiento económico. Sin embargo, actualmente no es así, el crecimiento económico se refiere solo al aumento sostenido de la producción de bienes y servicios de una sociedad, a la riqueza en sí misma, mientras que el desarrollo incorpora elementos económicos y no económicos, entre ellos el bienestar humano, en este sentido para tener desarrollo es necesario el crecimiento pero no es suficiente. Empíricamente el crecimiento se puede medir a partir de la producción, la inversión y el empleo, no obstante que la medida universalmente aceptada es el producto interno bruto (PIB) que en términos cuantitativos captura la capacidad de un país para la generación de riqueza.

Aunque hay diversas políticas que estimulan el crecimiento económico, en términos teóricos o empíricos no hay una receta única para lograr el crecimiento económico, hay diversas formas de lograrlo, que dependen de los recursos con que cuenta cada país en términos económicos, sociales, políticos, ambientales y culturales (Sen 2000). Desde el enfoque de la teoría neoclásica se enfatiza en la movilidad de factores, quienes tenderán a migrar de las regiones de baja rentabilidad a las regiones de mayor rentabilidad hasta llegar al punto de eliminar la brecha. La teoría de los polos de desarrollo indica que el crecimiento no se da en todos los lugares a la vez sino por el contrario, la actividad económica se concentra en las regiones centrales, donde se focaliza la política regional, cabe mencionar que si estas regiones presentan una falta de planeación económica y urbana se genera un caos económico y social (Perroux, 1955). Un ejemplo que se puede citar es el corredor turístico Cabo San Lucas-San José del Cabo, en el municipio de Los Cabos, Baja California Sur, ambas localidades concentran al 58% de la población total del municipio, por tanto la política se focaliza a este destino turístico (INEGI, 2010).

Myrdal (1957) y Hirschman (1958) en su teoría de la causación acumulativa señalan que el mercado, lejos de disminuir la brecha de desigualdad tiende a aumentarla generándose crecientes desequilibrios a nivel regional. Por su parte, North (1955, 1956) señala que el crecimiento económico regional se determina por el crecimiento en las actividades básicas (actividades que producen bienes y servicios de exportación) las que, a su vez dependen de la demanda externa, por otro lado las denominadas actividades no básicas dependen del ingreso generado por las primeras, es decir, indirectamente dependen de la demanda externa.

Finalmente la teoría del desarrollo endógeno considera al desarrollo como un proceso territorial, es decir, éste toma un papel activo en el proceso de desarrollo constituyendo un lugar de transformación social, un lugar que integra la expresión de la realidad socioespacial y construcción social (Mella Márquez 1998). El desarrollo se integra por aspectos económicos y no económicos (sociales, ambientales, políticos, culturales e históricos), además las políticas son más eficaces cuando son diseñadas y ejecutadas por agentes locales, después de todo los recursos locales son el potencial de desarrollo de cada región.

En lo que respecta al crecimiento económico, puede afirmarse que es sencillo medirse ya que solo recoge la generación de riqueza y se hace a través del PIB, sin embargo en el caso del desarrollo su medición es más compleja, ya que recoge elementos tanto cuantitativos como cualitativos, puesto que el desarrollo no

se limita a la esfera económica sino que se extiende a reflejar otras dimensiones como la social, ambiental y política; el Índice de Desarrollo Humano (IDH) es una medida que trata de reflejar el desarrollo de las regiones. El IDH es una propuesta del Programa de las Naciones Unidas para el Desarrollo (PNUD), se compone de tres categorías: ingreso, educación y salud, como se muestra en la Tabla 1. Y el alcance para el caso mexicano es a nivel nacional, estatal y municipal, no obstante que esta última ha sufrido adecuaciones, al no contar con el PIB per cápita a nivel de municipios.

Tabla 1: Componentes del IDH

Categoría	Descripción	Variable
Ingresos	Disposición de recursos suficientes para disfrutar de un nivel digno de vida	PIB per cápita
Educación	Adquisición de conocimiento	Tasa de alfabetización de la población de 15 años y más Tasa de matriculación escolar de la población de 6 a 24 años
Salud	Goce de una vida larga y saludable	Esperanza de vida

fuelle: elaboración propia con base en pnud 2005

Aunque a nivel global el IDH concentra estas tres categorías, cabe señalar que calcula un índice por cada una de ellas: índice de ingresos, índice de educación e índice de salud, a fin de observar el nivel de desarrollo en cada rubro. Puede observarse que solo da énfasis a la parte económica y social, esta última reflejada en educación y salud, pero en ningún momento incorpora alguna variable de tipo ambiental, la importancia de incluir al ambiente radica en el hecho de que de él obtenemos todo lo necesario para el bienestar humano, sino entonces ¿cómo hablar de desarrollo humano en un planeta que se degrada cada día?

Además del PNUD, hay otros trabajos para el caso mexicano. CONAPO (2001) calcula el IDH para los 32 estados bajo la misma metodología que PNUD. Jarque y Medina (1998) proponen una variación del IDH, le llaman Índice de Desarrollo Humano Ampliado (IDHA). Utiliza la metodología del PNUD, no obstante que en la categoría salud incluye la variable servicio de agua potable, por considerar que hay una correlación positiva entre el servicio y la salud de la población infantil, con repercusión en el promedio de vida de la población. Si se observa de manera general, resulta una buena inclusión de los servicios de los ecosistemas, sin embargo más acertado sería incluir el servicio en términos de calidad en el agua.

Por su parte, De la Torre (1997) calcula dos índices: Índice de Desarrollo Humano Simple e Índice de Desarrollo Humano Elaborado. A diferencia del IDH del PNUD el Índice Simple en la categoría de educación solo incorpora la tasa de alfabetización. El Índice Ampliado incorpora en la categoría educación tanto la tasa de alfabetización como la tasa de escolaridad, sin embargo en la categoría ingresos el PIB per cápita es ajustado a la línea de pobreza mundial. En este caso no incluye alguna variable que incorpore en lo general al ambiente y en lo particular algún servicio de los ecosistemas.

Otro trabajo es el de Ramírez Magaña (1999), quien excluye al PIB per cápita así como la tasa de matriculación pero incorpora las viviendas que cuentan con drenaje, electricidad y agua potable, en términos de porcentaje, lo que podría llamarse un IDH con servicios. Si bien adiciona los servicios públicos cabe mencionar que no resulta ser una medida tan confiable, sobre todo en lugares donde la mayor parte de la población se concentra en zonas urbanas, al ser así el porcentaje de viviendas con servicios resulta mayor al 90%, un ejemplo claro de ello lo presentan los municipios de Baja California Sur, en cada municipio la población se concentra en las cabeceras municipales y en alguna delegación, en este sentido las viviendas se concentran en esas zonas urbanas por lo que el porcentaje de viviendas con drenaje, electricidad y agua potable resulta mayor al 90%, no refleja al resto de localidades dispersas que no cuentan con dichos servicios. García-Verdú (2002) considera también a la población alfabetizada, no obstante que no indica algún rango de edad mientras que la tasa de matriculación la incluye para la población de 15 a 19 años. La

Universidad de Chapingo a través de su Departamento de Estadística, Matemática y Cómputo propone cuatro índices relacionados directamente con el desarrollo humano: i) Índice de Desarrollo Humano con Servicios (IDHS), ii) Índice de Desarrollo Humano con Servicios Modificado (IDHSM), iii) Índice de Desarrollo Humano con Producto Interno Bruto (IDHP) y iv) Índice de Inequidad en Desarrollo Humano (InQiDHP). Zamudio, Pérez y Vargas (2001) propone dos índices: i) Índice de Desarrollo Humano con PIB per cápita y, ii) Índice de Desarrollo Humano con Servicios. Serrano y López *et. al.* (2003) en su IDH para la dimensión de ingreso usa el logaritmo del ingreso salarial promedio de los habitantes de cada municipio y lo ajusta a dólares, y en la dimensión de educación utiliza la tasa de alfabetización en adultos y tasas combinadas de asistencia escolar.

Hasta aquí los diversos trabajos del IDH se centran básicamente en las tres dimensiones propuestas de inicio por PNUD, algunos han modificado algunas variables para incorporar servicios, sin embargo en ningún trabajo se ve claramente la incorporación de la dimensión ambiental. Como era de esperarse la teoría económica ha evolucionado con la evolución de la sociedad y el desarrollo no debe quedarse atrás. Sin embargo, cierto es que su análisis, pero sobre todo su medición es muy compleja, mientras algunos autores (Ramírez Magaña 1999; Zamudio, Pérez y Vargas 2001) enfatizan en los servicios públicos otros autores lo hacen la edad de la población alfabeta, de tal manera que incorporar la dimensión ambiental no será una tarea sencilla pero tampoco se puede seguir ignorando, ya que hacerlo sería demeritar la contribución al desarrollo humano de la población.

METODOLOGÍA

La búsqueda de material bibliográfico se realizó en tres etapas, en la primera etapa se buscaron documentos en los sitios Science Direct, JSTOR, BioOne, Wiley Online Library y Academi Press, para ello se utilizaron los conceptos IDH, desarrollo humano, medición del desarrollo humano y, desarrollo humano y ambiente. En la segunda etapa se realizó la búsqueda de informes publicados por PNUD y la tercera etapa consistió en la búsqueda por título de artículos citados en los documentos encontrados y revisados, producto de la etapa 1. De los documentos encontrados se agruparon en dos categorías: aquellos documentos que abordan al IDH en su forma original (con sus tres categorías, tal como lo propuso PNUD) y los documentos que incorporan una variable vinculada a los servicios de los ecosistemas. Con este agrupamiento de documentos, se procedió a la revisión exhaustiva con el fin de identificar aquellos trabajos que ya incorporan alguna o algunas variables vinculadas directamente, no solo con el ambiente sino con los servicios que proveen los ecosistemas.

RESULTADOS

En los trabajos revisados se encontró que ya existe un esfuerzo por incorporar al ambiente no solo en el análisis del desarrollo humano sino también en su medición. Reusser y colaboradores (2013) incorporan la emisión de gases de efecto invernadero al análisis del desarrollo humano, Steinberger y su equipo de trabajo (2012) analizan la relación entre las emisiones y el desarrollo, la longevidad humana está asociada a bajas emisiones, pero los ingresos van asociados a altas emisiones. En esta misma línea Costa *et.al.* (2011), encuentra un incremento exponencial entre las emisiones y el incremento del IDH con datos históricos y actuales. Cabe mencionar que hay puntos de acuerdo en que las economías con altas tasas de crecimiento están vinculadas a altas emisiones, varias de dichas economías presentan, también altos índices de desarrollo humano, entonces economías desarrolladas también implican economías con altas emisiones.

La investigación en torno al desarrollo humano y ambiente es muy escasa, la que se encuentra se centra en las emisiones de gases, lo cual se entiende puesto que se vincula con la calidad del aire, el cual es un servicio que proveen los ecosistemas, sin embargo no es el único. De acuerdo al TEEB hay 17 servicios agrupados en 4 categorías: aprovisionamiento, apoyo, regulación y culturales, por lo que la incorporación de las

emisiones de gases al análisis del desarrollo humano es el inicio para continuar su análisis bajo la misma línea, después de todo el desarrollo humano también se logra gracias a la buena salud de los ecosistemas.

CONCLUSIONES

De la misma manera que las sociedades evolucionan la ciencia debe evolucionar. Hablar actualmente de desarrollo humano, solo considerando ingresos, educación y salud es un grave error, primero porque se ha demostrado la contribución del capital natural a la vida humana y por tanto a su bienestar, su desarrollo. Sin embargo, y pese a años de estudio esta variable apenas está siendo incorporada, de ahí que se encontraron trabajos que consideran la emisión de gases, vinculado con la calidad del aire. Altas emisiones se asocian a una mala calidad del aire, lo que afecta la salud de la población, quien disminuye sus capacidades para generar ingresos y desarrollarse por sí misma. La degradación ambiental es un problema de todos, afecta a toda la población y por tanto todos tenemos la responsabilidad de entablar acciones de conservación. En este sentido, se hace urgente incorporar esta línea de investigación a la agenda del desarrollo humano, sin una buena salud de los ecosistemas el desarrollo humano, seguramente, sería una leyenda.

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BIOGRAFÍA

María Guadalupe Oropeza Cortés es estudiante de doctorado en el posgrado Ciencias Marinas y Costeras (CIMACO) de la Universidad Autónoma de Baja California Sur (UABCS). Se puede contactar en UABCS, Carretera al Sur Km. 5.5 Col. El Mezquitito, 23080 en La Paz, B.C.S. Correo

José Isabel Urciaga García, es Doctor en Ciencias Económicas y Empresariales por la Universidad Autónoma de Barcelona, es profesor-investigador adscrito al Departamento Académico de Economía de la Universidad Autónoma de Baja California Sur. Se puede contactar en UABCS, Carretera al Sur Km. 5.5 Col. El Mezquitito , 23080 en La Paz, B.C.S. Correo

LA AGRICULTURA PROTEGIDA UNA ALTERNATIVA DE DESARROLLO ECONÓMICO A LAS EMPRESAS FAMILIARES EN EL ESTADO DE MICHOACÁN, MÉXICO

Ma. Hilda Rodales Trujillo, Universidad Michoacana de San Nicolás de Hidalgo
Mario Chávez Zamora, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

En el presente trabajo se plantea la necesidad de cambiar los modelos tradicionales de producción agrícola utilizados en la mayoría del suelo cultivable del estado de Michoacán de Ocampo, para que las empresas familiares, que son el modo general de organización de los agricultores, puedan lograr un desarrollo económico aplicando técnicas y procedimientos de agricultura protegida, debido a los diversos problemas que enfrentan día a día, detectando cómo los costos y gastos que se originan son demasiado gravosos en proporción de los márgenes de producción por área cultivada, asimismo el suelo sufre un deterioro que se refleja en menor producción y la falta de apoyos financieros también repercute en restricciones de capital para realizar inversiones y limitaciones de cobertura que los proteja de malas cosechas, sequías y otros riesgos, ocasionando desmotivación a realizar esta actividad productiva. Es por ello que se analiza si existen beneficios en su aplicación que logren el desarrollo económico en la región y por ende en el país.

PALABRAS CLAVES: Desarrollo Económico, Empresas Familiares, Agricultura Protegida

PROTECTED AGRICULTURE ALTERNATIVE ECONOMIC DEVELOPMENT IN THE FAMILY BUSINESS MICHOACAN, MEXICO.

ABSTRACT

In this work the need to change traditional agricultural production models used in most of the arable land of the state of Michoacán the Ocampo, poses for family businesses, which are the general organization of farmers, can achieve a economic development by applying techniques and procedures for protected agriculture, due to the various problems faced daily by detecting how the costs and expenses arising are too burdensome in proportion to production margins for acreage, also the ground deteriorates reflected in lower production and the lack of financial support also affects capital constraints for investment and limitations of coverage that protects them from crop failures, droughts and other hazards, causing motivation to perform this production. That is why we analyze whether there are benefits in application to achieve economic development in the region and therefore in the country.

JEL: E23,L97,R11

KEYWORDS: Economic Development, Family Businesses, Protected Agriculture

INTRODUCCIÓN

El presente trabajo de investigación surge, en primera instancia, para tratar de proponer una alternativa que permita la integración de sectores rurales del estado de Michoacán para lograr su desarrollo, partiendo en primera instancia de la conceptualización del marco teórico y posteriormente detectando factores que

permitan la incorporación de las empresas a la modernidad de sus actividades productivas en el sector agrícola. En los últimos años, se vienen realizando fuertes inversiones privadas y con apoyos públicos para la instalación y operación de estructuras con el fin de practicar algún tipo de agricultura protegida, llámese invernaderos, macro túneles y malla anti-insectos o casa sombra. Las personas se encuentran cada vez más y mejor informadas acerca del origen de los alimentos que van a consumir, la forma en que se obtuvieron, sus propiedades nutritivas, y de manera especial toman en cuenta los procesos de inocuidad empleados para su producción y, además, la población consume alimentos todos los días independientemente de que la producción agropecuaria ocurra por ciclos.

Así, en un mundo cada vez más poblado, con menor superficie disponible para la agricultura, con suelos degradados, con problemas de escasez de agua y contaminación, en un entorno de fuertes alternaciones climáticas, es que la producción de alimentos con agricultura protegida, dada sus características especiales de alta producción por unidad de superficie y control de buena parte de los factores adversos, representa una de las opciones que posibilita solventar la paradoja del crecimiento poblacional y su necesidad siempre creciente de alimentos. Los resultados de estas acciones en materia de agricultura protegida han sido muy diversos: desde casos muy exitosos con altos niveles de productividad en los que se obtienen productos de excelente calidad, así como la posibilidad de conseguir buenos precios y una alta demanda del producto, hasta casos en que no se logran las expectativas y terminan por ser estructuras abandonadas, carteras vencidas y productores decepcionados. De acuerdo con especialistas en agricultura protegida, algunos de los principales factores de éxito consisten en identificar adecuadamente el mercado, la ubicación de las instalaciones, la tecnología que debe aplicarse, así como la escala del proyecto.

Agricultura Protegida y Desarrollo

La agricultura protegida es aquella que se realiza bajo estructuras construidas con la finalidad de evitar las restricciones que el medio impone al desarrollo de las plantas cultivadas. Así, mediante el empleo de diversas estructuras y técnicas se reducen al mínimo algunas de las condiciones restrictivas del clima sobre los vegetales. A través de varios años pero sobre todo en las últimas décadas se han desarrollado varios tipos de estructuras para la protección de las plantas, que plantean diferentes alternativas para recrear condiciones ambientales óptimas para el desarrollo de los cultivos, de acuerdo a los requerimientos climáticos de cada especie y en concordancia con los factores climáticos de cada región, que han afectado gravemente a la agricultura. La horticultura protegida se define como el sistema de producción que permite modificar el ambiente natural en el que se desarrollan los cultivos hortícolas, con el propósito de alcanzar un crecimiento óptimo y con ello, un alto rendimiento. Este sistema permite ofrecer productos de alta calidad, con mejores precios de venta y con mayores niveles de inocuidad. La horticultura protegida contribuye a sustentar y fomentar el desarrollo agroindustrial, a generar divisas y empleo para el país y una vida más digna entre la gente del medio rural.

Partiendo de la idea que desarrollo sugiere o se trata de incrementar, agrandar, extender, ampliar o aumentar alguna característica de algo, entenderemos que el desarrollo económico es un proceso donde las condiciones de bienes y servicios se encuentran en estado creciente y al alcance de todos los grupos sociales que conforman la comunidad. Una sociedad donde existe un buen desarrollo económico presenta características de integración económica y social y tendría menos personas viviendo en la marginalidad. Elías (2004) propone un modelo de desarrollo económico, social y político basado en cinco importante factores que proporcionan calidad de vida a través del desarrollo sustentable:

Legitimar la participación ciudadana: La gestión urbana debe radicar en el sistema democrático, en el que el consenso ciudadano legitime en último término las políticas urbanas de mediano y largo plazo.

Asegurar la Gobernabilidad de la ciudad: Para la creación de las condiciones de una buena *gobernabilidad* que asegure estabilidad de las políticas urbanas y, en consecuencia, de las inversiones pública y privada; se

requiere de un gobierno metropolitano democrático que cuente con las atribuciones políticas, las competencias técnicas y las fuentes de financiamiento necesarias para abordar la planificación de un modo integral.

Mejorar la calidad y seguridad del espacio público: Una ciudad que pretende competir con otras, requiere de un liderazgo económico, turístico o cultural, por lo que estratégicamente hablando, es más importantes la calidad del espacio público, ya que ahí se expresa la identidad de dicha ciudad.

Modernizar los instrumentos de planificación: Resulta pertinente su modernización, ya que al actualizar los mecanismos de regulación del crecimiento urbano, desde una visión estratégica de la planeación, se incorpora al mismo tiempo en el mercado la participación ciudadana, impidiendo que la planificación territorial sea solamente ocasional.

Renovar la infraestructura urbana: Es imprescindible la renovación de la red de infraestructura vial, sanitaria, de agua potable y energética, que sea capaz de absorber las demandas de crecimiento y el ordenamiento territorial en la región de que se trate. La inmensa mayoría de los productores, trabajan en un ambiente familiar, cultivando la parcela que poseen o en algunos casos que rentan, por ello la empresa familiar adquiere una importancia significativa en el entorno territorial de México y en particular del Estado de Michoacán de Ocampo, una empresa familiar es una organización controlada y operada por los miembros de una familia (Balausteguigoitia, 2012).

Las diferentes regiones, según Trápaga (1990), citada por García, O. (2014), han marcado un comportamiento muy específico: Estados Unidos, Canadá, la Unión Europea, Australia y Nueva Zelanda han mantenido por décadas una política de protección al campo, obteniendo autosuficiencia en varios productos y son exportadores de alimentos, productores hegemónicos de cereales, carne y leche, lo que les permite controlar los mercados y la fijación de los precios. Por su parte los países que hasta 1990 funcionaron en el esquema socialista y que con su incorporación a la economía de mercado, al desplomar sus ingresos tras la eliminación de los subsidios, tuvieron que retomar a la protección del agro. América Latina y África y los países asiáticos sin considerar a Japón, Corea del Sur y Singapur, corresponden a países con bajos niveles de productividad y por lo tanto los precios son determinados por los países consumidores, además de fijar las características del producto y del proceso productivo. Lo más preocupante es que estos países son los que reúnen el mayor número de habitantes del planeta, así como la mayoría de los pobres y de los campesinos sin tierra o con pequeñas parcelas sin recursos para poder explotarlas, entre los que se encuentra México.

Según datos de Banco Mundial, para el 70% de los pobres del mundo que viven en zonas rurales, la agricultura es la principal fuente de ingresos y de trabajo. Pero el agotamiento y la degradación de la tierra y del agua afectan gravemente la capacidad de cultivar alimentos y otros productos necesarios para sustentar los medios de vida en estas zonas y satisfacer las necesidades de la población urbana. la población rural en el mundo ha disminuido claramente, así en el año 2005 era del 51% y para el año 2013 es del 47% del total, en México es del 21%, pero el indicador de empleo en la agricultura para el año de 2013 fue del 13%, lo que indica que son pocas las personas que se dedican a esta actividad productiva. Señala Moreno, R. (2011) que en México, las hectáreas protegidas han evolucionado desde 1998 a 2008 a una tasa media de crecimiento anual de 34.5%, existiendo diferentes versiones de su inventario. Los invernaderos de mediana tecnología han proliferado en la región del bajo y los de baja tecnología se han instalado, preferentemente, en los estados de Baja California y Sinaloa.

De acuerdo con la Secretaria de Agricultura, ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), la diferencia entre producir a cielo abierto y con agricultura protegida es de un incremento que puede llegar a ser hasta del 1250 por ciento. Adicionalmente a este sustancial incremento en la producción se tiene el valor agregado de que genera ocho empleos por hectárea. La superficie en hectáreas

de agricultura protegida según el censo agropecuario del 2011 en el estado de Michoacán fue de 1003.53 de las cuales corresponden a 859 unidades de producción, indicadas en la Tabla 1, observándose que la mayor superficie es de macro túnel, seguido por los invernaderos, de los 113 municipios en que se divide el estado, Zamora es el municipio que aprovecha el mayor espacio, contando con 319.16 Ha representando el 31.80 % del total de la superficie.

Tabla 1: Superficie de Agricultura Protegida en el Estado de Michoacán, México

Tipo de Agricultura Protegida	Ha. En Activo	Ha. Inactivas	Total de Ha. de Instalaciones	Porcentaje (%)	Unidades de Producción
Casa sombra		0.04	0.04	0.003	1
Invernadero	271.83	131.47	403.3	40.19	729
Macro túnel	453.91	136.66	590.57	58.84	112
Micro túnel	0.06		0.06	0.005	1
Techo sombra	0.17	0.28	0.45	0.04	2
Vivero	2.07	7.04	9.11	0.90	14
Total	728.04	275.49	1003.53	100.00	859

Fuente: elaboración propia en base a los datos del censo agropecuario del 2011 de la Secretaría de Agricultura, Ganadería, Desarrollo Rural, Pesca y Alimentación (SAGARPA), donde se indica el número de Ha cultivadas en agricultura protegida y las unidades de producción en el Estado de Michoacán de Ocampo, México.

CONCLUSIONES

La agricultura protegida es radicalmente diferente a la tradicional, ya que a diferencia de los cultivos a cielo abierto con esta técnica se puede calendarizar la producción y aprovechar las ventanas de oportunidad que tiene los mercados locales, regionales, nacionales e internacionales, y que los productores del estado de Michoacán saquen provecho a esa ventaja competitiva. En Michoacán el invernadero resulta una inversión rentable, y aunque tiene como desventaja su alto costo inicial, se calcula que en un periodo de seis años el productor recupera la inversión. Una estructura casa-sombra produce unas 160 toneladas por hectárea de tomate. La causa principal para la construcción de invernaderos son los cambios climáticos, pero con el tiempo se ha demostrado que se acelera la floración y madurez de los frutos, aumenta la calidad y el rendimiento de los cultivos, se produce fuera de época, ahorra agua y fertilizantes, mejora el control de los insectos y las enfermedades y la posibilidad de obtener más de un ciclo de cultivo al año.

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Ma. Hilda Rodales Trujillo es Doctora en Ciencias por el Centro de Investigación y Desarrollo del Estado de Michoacán de Ocampo, México. Adscrita a la Facultad de Contaduría y Ciencias Administrativas de la Universidad Michoacana de San Nicolás de Hidalgo, avenida Francisco J. Mujica S/N Edificio AII Col. Felicitas del Rio, C.P. 58000 Morelia, Michoacán, México, correo electrónico

Mario Chávez Zamora, es Doctor en Ciencias por el Centro de Investigación y Desarrollo del Estado de Michoacán de Ocampo, México. Adscrito a la Facultad de Contaduría y Ciencias Administrativas de la Universidad Michoacana de San Nicolás de Hidalgo, avenida Francisco J. Mujica S/N Edificio AII Col. Felicitas del Rio, C.P. 58000 Morelia, Michoacán, México, correo electrónico

EVALUACIÓN DEL VISITANTE EN EL PUEBLO MÁGICO DE LORETO

Plácido Roberto Cruz Chávez, Universidad Autónoma de Baja California Sur
Judith Juárez Mancilla, Universidad Autónoma de Baja California Sur
Gustavo Rodolfo Cruz Chávez, Universidad Autónoma de Baja California Sur
José Isabel Urciaga García, Universidad Autónoma de Baja California Sur

RESUMEN

Conocer la opinión de los turistas sobre su visita al destino turístico es de gran relevancia para la toma de decisiones. Al empresario le permite ajustar su modelo de negocio y al sector público le permite orientar su política pública. Por ello, en este trabajo se abordan los resultados que se derivaron de una encuesta aplicada a los turistas. Y cuyo objetivo fue presentar la opinión de los turistas que visitaron el Pueblo Mágico de Loreto, en el 2do trimestre del 2014. Ello a partir de la metodología de Centro de Estudios en Turismo (CESTUR) y adaptada de acuerdo al entorno. Lo anterior permite identificar áreas de oportunidad y de mejora.

PALABRAS CLAVE: Turismo, Desarrollo y Visitante

EVALUATION OF VISITORS TO THE MAGICAL TOWN LORETO

ABSTRACT

Know the opinion of the tourists on their visit to tourist destination is of great relevance for decision making. The entrepreneur allows you to adjust its business model to the public sector and allows you to target your public policy. Therefore, in this work the results were derived from a survey of tourists are addressed. And whose aim was to present the views of tourists visiting the magical town of Loreto, in the 2nd Quarter of 2014. This methodology is from the Center for Studies in Tourism (CESTUR) and adapted according to the environment. This allows us to identify areas of opportunity and improvement.

JEL: O11, O14, O44, O50

KEYWORDS: Tourism, Development and Visitor

INTRODUCCIÓN

Las actividades turísticas representan para los países desarrollados y en vías de desarrollo, una oportunidad para atraer recursos económicos y beneficiar a la economía en su conjunto. Es por ello, que el turismo debe ser estudiado con dos finalidades, uno el realizar diagnósticos y evaluaciones del status que guarda en determinados destinos turísticos y dos, con la finalidad de sugerir e implementar mejoras al sector. En esta ocasión, este trabajo se enfoca en un destino turístico que se caracteriza según por la Secretaría de Turismo (SECTUR) Federal en México, como Pueblo Mágico, que es el caso de Loreto. Loreto es considerado un punto de desarrollo económico y turístico importante en la región. Su desarrollo turístico fue impulsado en 1974 con la creación de los Centros Integralmente Planeados y a partir del 14 de junio de 2012 fue declarado Pueblo Mágico. Actualmente se encuentra dotado de una importante red de infraestructuras y equipamientos entre las que se encuentran el aeropuerto internacional, una estación telefónica, sub-estación eléctrica, planta de tratamiento de aguas negras y un sistema de vialidades (SECTUR, 2014). La ubicación y características del municipio de Loreto resultan ideales para el desarrollo turístico, ya que presenta

enormes extensiones de playas y zonas en estado natural. Así también, la localidad guarda una de las conformaciones de mayor contraste, por la belleza de sus playas y los imponentes y fantásticos acantilados de roca volcánica que configuran la sierra de La Giganta. Parte de su riqueza natural está conformada por una diversidad de plantas y especies propias de la sierra, el llano semidesértico y la costa (Cruz, 2014).

En los años 1970 el gobierno federal percibió un gran potencial turístico en Loreto y, a través de Fondo Nacional de Fomento al Turismo (FONATUR) y con fondos del Banco Mundial, se inició el proyecto para transformar a Loreto en un megacomplejo turístico; sin embargo no prosperó y se mantuvo como un destino de bajo volumen turístico hasta fechas recientes. El desempeño actual de la actividad económica de Loreto puede analizarse considerando el desempeño de variables vinculadas con las características de las unidades económicas, según rama sector o actividad (Rodríguez et al, 2003). El turismo es una de las principales actividades de este municipio. Esto se debe en gran medida a la presencia de una variedad de atractivo natural y cultural. Sumado a ello, la fundación de un Centro Integralmente Planeado a finales de los 70's y el decreto de Pueblo Mágico en 2013, han favorecido el desarrollo de dicha actividad. Luego de una baja sostenida de la afluencia turística a raíz de la crisis de 2008, a partir de 2010 este puerto inicia una recuperación paulatina (INEGI, 2009). Cifras de 2011 indican que Loreto recibió 84,139 turistas (INEGI, 2013), los cuales se alojaron en establecimientos de hospedaje; de estos, el 12% se alojó en establecimiento de cinco estrellas, el 39%, 32% y el 17% en establecimientos de cuatro, tres y dos estrellas, respectivamente (Juárez et al, 2012). Se estima que tan solo en el año 2012 se alojaron a 89 mil 863 visitantes, los cuales, en su mayoría correspondían al segmento de turismo nacional. No obstante lo anterior, el nivel de ocupación hotelera y la estadía promedio es baja, máxime si comparamos dichas cifras, con las de otros destinos del estado (SECTUR, 2014).

Datos de la Secretaría de Turismo Estatal de Baja California Sur, indican que la llegada de turistas a establecimientos de hospedaje en Loreto se ha incrementado en 19.05%, durante el período 2010 al 2013. Respecto al origen de los visitantes, el turismo nacional ha disminuido 4.95% en dicho periodo, mientras que el turismo internacional se ha incrementado en 240.80%, alcanzando en el último año los 25,216 turistas extranjeros de los 7399 existentes en el 2010 (INEGI, 2013), existiendo las condiciones para incrementar dichas estadísticas para este destino turístico (SIIMT, 2014). Dichas estadísticas y evolución histórica manifiestan la importancia que tiene el Pueblo Mágico de Loreto, y de la necesidad de implementar mejoras a este con miras a un desarrollo sustentable. Es por ello, que el objetivo de este trabajo fue presentar la opinión y evaluación de los turistas que visitaron el Pueblo Mágico de Loreto, en el 2do trimestre del 2014. Esto mediante la metodología que marca CESTUR, la cual fue realizada por investigadores de la Universidad Autónoma de Baja California Sur. El trabajo se encuentra estructurado en cuatro secciones, la primera muestra el marco teórico entorno a la actividad turística y el Pueblo Mágico; la segunda se aborda la metodología implementada para obtener la información; la tercer sección incluye parte de los resultados y por último, algunas consideraciones generales.

REVISIÓN DE LITERATURA

Para México el turismo es considerado como una actividad básica en los últimos años y la cual ha buscado fomentar y difundirla a nivel mundial (OMT, 1998). Producto de ello es que México es considerado como uno de los destinos líderes receptores de turistas, tal como lo expresan las estadísticas de la OMT (2010) al registrar más de 20 millones de turistas ingresados por año a partir del siglo XXI. Posterior a ello, en el 2013 según el Sistema Integral de Información de Mercados Turísticos (SIIMT), México ha caído al lugar número decimo quinto, registrando 24.2 millones de visitantes internacionales. El primer lugar lo ocupa Francia con 84.7 millones de turistas (SIIMT, 2014). Este sector contribuye de manera importante al desarrollo económico del país, tan solo ha contribuido con el 8% del Producto Interno Bruto (PIB) y los destinos de sol y playa han recobrado mucha importancia, como los destinos de Cancún, Acapulco, Puerto Vallarta, Mazatlán y Los Cabos entre los más sobresalientes. Para ello, nos centraremos en el Estado de Baja California Sur (BCS), la cual alberga al destino de Los Cabos. Dicho Estado junto con Quintana Roo,

son las entidades más jóvenes del país. Dentro del Estado de BCS que cuenta con 2 Pueblos Mágicos, se localiza el destino de Loreto, del cual se aborda en este documento. Y en el cual, se analiza la evaluación del turista sobre este destino mediante la implementación de una metodología utilizada a nivel nacional en México (Cruz, 2013).

Parte de esa metodología es retomada de la CESTUR y que tiene como finalidad conocer al turista, analizar su evaluación y hacer las mejoras correspondientes. Dicha dependencia que pertenece a SECTUR, viene evaluando desde el 2001 de manera consistente la competitividad de los destinos turísticos nacionales en niveles de satisfacción de los turistas. Por ello, en este intento de contribuir a conocer la realidad turística en el Estado de Baja California Sur, y orientar al sector empresarial y gubernamental, se decidió emprender este proyecto del diagnóstico del perfil y grado de satisfacción del visitante. El Programa de Pueblos Mágicos, desarrollado por la Secretaría de Turismo en colaboración con diversas instancias gubernamentales y gobiernos estatales y municipales, contribuye a revalorar a un conjunto de poblaciones del país que siempre han estado en el imaginario colectivo de la nación en su conjunto y que representan alternativas frescas y diferentes para los visitantes nacionales y extranjeros. Más que un rescate, es un reconocimiento a quienes habitan esos hermosos lugares de la geografía mexicana y han sabido guardar para todos, la riqueza cultural e histórica que encierran (SECTUR, 2013).

Los objetivos del Programa Pueblos Mágicos tienen alcances muy amplios, entre otros, resaltar el valor turístico de localidades en el interior del país, para estructurar una oferta turística innovadora y original, que atienda una demanda naciente de cultura, tradiciones, aventura y deporte extremo en escenarios naturales, o la simple, pero única cotidianidad de la vida rural. Un Pueblo Mágico es una localidad que tiene atributos simbólicos, leyendas, historia, hechos trascendentes, cotidianidad, un tipo de “magia” que emana en cada una de sus manifestaciones socio-culturales, y que significan hoy día una gran oportunidad para el aprovechamiento turístico. Es claro que sus repercusiones rebasan con mucho la idea de mejorar la imagen urbana y se inscriben en la necesidad de conjuntar esfuerzos para convertirlos en detonadores de la economía local y regional. El turismo y el flujo de visitantes, produce resultados sorprendentes en comunidades de gran fuerza cultural y entornos urbanos y naturales de gran impacto. Existen en total 83 pueblos mágicos en México. Baja California Sur cuenta con dos de ellos, Todos Santos y Loreto (SECTUR, 2013). Lo importante en este estudio es analizar la evaluación que realizan los visitantes al Pueblo Mágico de Loreto, pues de ella se pueden obtener propuestas de mejora para este destino y el sector en general. Como veremos la información vertida, es fuente y visión de los turistas lo cual enriquece este documento y que ilustra claramente el status del Pueblo Mágico de Loreto.

METODOLOGIA

Para poder evaluar la calificación del turista se procedió con un enfoque de tipo cuantitativa, donde el marco muestral son los visitantes (Turistas y Excursionistas) mayores de 18 años de edad que hayan tenido contacto con los servicios del destino de Pueblo Mágico de Loreto en BCS (al menos deben haber estado 3 horas en el lugar). A los cuales se les aplica una encuesta en principales puntos de afluencia de manera personal. Utilizando el muestreo probabilístico sistemático. Y considerando variables nominales, de escala, ordinales y de intervalo. Ello parte de la metodología similar implementada y sugerida por SECTUR (2013).

El cuestionario aplicado es estructurado de aproximadamente 10 minutos de duración. Donde están consideradas las áreas de perfil del turista, perfil del viaje, tipos de contratación de servicios, nivel de satisfacción y gasto de viaje. Estos aspectos están comprendidos en 24 reactivos y cuyos resultados corresponden al segundo trimestre del año 2014. Los puntos de afluencia para realizar el levantamiento de campo son zona de malecón, marina, centro y/o en zonas de afluencia. Según la determinación del tamaño de muestra con un margen de error: +/- 5.6% por destino turístico al trimestre, y de +/-2.8% anual, se realizaron 100 entrevistas efectivas en promedio por mes, con una distribución de 25 entrevistas

aproximadas por semana levantadas en un mínimo de 3 días a la semana (en promedio se realizarán de 8 a 9 entrevistas por día).

Una vez realizada la encuesta a turistas nacionales y extranjeros, se procede a codificar y establecer reacciones entre variables, ello con miras a conocer el grado de satisfacción de los turistas que visitaron Loreto. Para ello, se aplicará una fórmula para calcular el índice establecido por la Secretaría de Turismo Federal para el desarrollo del estudio. El índice de satisfacción se elabora con las respuestas a cada uno de los reactivos de satisfacción que pueden ser: excelente, bueno, malo y pésimo. La fórmula del Índice de Satisfacción (IS), considera una escala de 0 a 10 a partir de las 4 posibles respuestas (excelente, bueno, malo y pésimo) y se expresa:

$$IS = [5 + \{0.05*(\%Excelente - \%Muy Malo)\} + \{0.025*(\%Bueno - \%Malo)\}] * 10.$$

RESULTADOS

Los resultados obtenidos de la evaluación del turista en Loreto, son los siguientes y en los que podemos comentar lo siguiente. En principio las encuestas arrojaron que el 56.5% de los turistas fueron de procedencia mexicana, un 40.6% norteamericanos y un 2.9% de procedencia canadiense (Tabla 1). Además, la composición familiar indicó que la mayoría de los encuestados fue acompañado por la familia con un 47.1%, un 21.4% se hizo acompañar por amigos, un 15.7% de su cónyuge, viaja solo un 10% y con personas de trabajo un 5.7% (Tabla 2).

Tabla 1: Procedencia de los Turistas En Loreto, 2014

Procedencia	Porcentaje
USA	40.6%
México	56.5%
Canadá	2.9%

La tabla muestra la composición de turistas que visitaron el destino de Pueblo Mágico de Loreto, don de en su mayoría fueron mexicanos, le sigue en segundo lugar los turistas americanos y en tercer lugar los canadienses. Fuente: Elaboración propia, 2014.

Tabla 2: Composición Familiar del Turista En Loreto, 2014

Composición familiar	Porcentaje
Cónyuge	15.7%
Familia	47.1%
Amigos	21.4%
Personas de trabajo	5.7%
Viaja solo	10.0%

La tabla muestra la forma de viajar de los turistas, donde la mayoría se hace acompañar de la familia con 47%, en segundo lugar de los amigos con 21% y de su cónyuge un 15%, entre los más significativos. Fuente: Elaboración propia, 2014.

También podemos apreciar en la Tabla 3, que el motivo principal por el cual acuden los turistas al Pueblo Mágico de Loreto es por descanso con 65.2%, le sigue en orden de importancia visita a familiares con 20.3%, negocios 5.8%, tratamiento de salud 2.9%, eventos culturales 2.9% y eventos sociales 2.9%. Por otro lado, el tipo de alojamiento temporal utilizado por los turistas es el hotel con 65.2%, le sigue casa de huéspedes con 11.6%, tráiler park 4.3%, entre los más significativos. Por su parte el principal medio de transporte es el auto propio con 44.3%, avión 38.6%, autobús 8.6%, auto rentado 4.3% y casa rodante 4.3%. En cuanto a la calificación del destino por sus atributos del destino, encontramos que hay clientes satisfechos (Calificación entre 8.0 y 8.9) en los rubros de hospitalidad, servicios ofrecidos por el restaurantes, experiencia en general en establecimientos de alojamiento y limpieza de calles y áreas públicas.

Tabla 3: Motivo Principal del Turista En Loreto, 2014

Motivo Principal de Visita	Porcentaje
Descanso	65.2%
Visita a familiares	20.3%
Negocios	5.8%
Tratamiento de salud	2.9%
Evento cultural	2.9%
Evento social	2.9%

La tabla muestra el motivo principal de visita de los turistas al Pueblo Mágico de Loreto. Don de la mayoría acude por descanso con 65%, le sigue visita a familiares un 20%, visita de negocios 5% y en menor medida eventos culturales y sociales. Fuente: Elaboración propia, 2014.

En los rubros donde los turistas califican como poco satisfechos (Calificación entre 7.0 a 7.9) son en la relación calidad precio, el servicio ofrecido por personal de hotel y diversidad de actividades recreativas. En general todos los atributos calificaron al destino como satisfechos. Y ello se manifiesta en la satisfacción general el 58% lo califica como excelente, 41% como buena y 1.0% regular. El índice de satisfacción del turista según la metodología aplicada fue de 8.0, clasificada como turistas satisfechos. En cuanto si los turistas recomendarían visitar el destino a otras personas, el 86% dijo que definitivamente si lo recomendarían, un 13% probablemente si y un 1.0% quizás si , quizás no lo harían. En cuanto a la percepción de viajes antes de visitar el destino de Loreto y posterior a ello, los resultados fueron los siguientes.

Antes de viajar a Loreto un 78% tenía una percepción positiva del destino, un 21% era indistinta y un 1.0% era negativa. Posterior a la visita del turista, la percepción mejora, pues un 97% de los turistas tuvo una percepción positiva y un 3% indistinta. Datos generales se encontraron que la mayoría de los turistas (71.2%) se enteran del destino de Loreto por medio de referencias de amigos y un 9.1% por medio del internet, entre los datos más significativos. Lo cual manifiesta como el poder de la publicidad de boca en boca es importante en el mundo de los negocios. Otro dato importante es la estadía promedio en Loreto, que es de 2.0 noches y que la mayoría de los encuestados, su visita forma parte de un grupo con 76%, y un 24% su viaje es individual. Una ventaja competitiva de este destino, es en relación a la seguridad, pues un 97% de los encuestados indicó que no experimentó ningún síntoma de inseguridad en este destino, solo un 3% especificó que si experimentó inseguridad, cuando se les cuestionó el porqué, manifestaron que era debido a factores como el estado físico de las calles, y el desperdicio del agua que podía causar accidentes.

CONCLUSIONES

Loreto tiene una excelente oportunidad para mejorar, pues tiene atributos de recursos naturales que lo hacen único y atractivo para los visitantes. Entre los retos que tienen este destino es su ordenamiento en áreas públicas, una diversidad de atractivos y servicios que pueden ofrecer al turista, mejorar en la calidad de los servicios turísticos, propiciar mayores niveles de productividad y competitividad del destino, lo cual ayudaría a tener una mejor posición a nivel nacional e internacional. Este destino tiene ventajas competitivas que tiene que difundir y cuidar como: la seguridad pública, el paisaje marino, la fauna marina y gastronomía. Sin embargo, tiene retos por resolver, como la conectividad aérea, la difusión de diversas actividades, la diversificación de servicios turísticos, y la promoción de certificaciones en los establecimientos de negocios. Este tipo de estudios permiten identificar ventajas competitivas de los destinos turísticos y retos por resolver, más aún si es en un sector altamente activo y con gran relación con diversas economías del mundo. Por ello, este tipo de trabajos deben ser constantemente ejecutados para realizar los ajustes pertinentes al sector.

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BIOGRAFIA

Placido Roberto Cruz Chávez, es profesor – investigador del Departamento Académico de Economía; destacándose en desarrollo de proyectos, cuenta con investigaciones enfocadas a la administración financiera, la competitividad sectorial y el desarrollo de negocios. Es SNI nivel I de CONACYT y tiene perfil PROMEP. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo pcruz@uabcs.mx

Judith Juárez Mancilla es profesora – investigadora del Departamento Académico de Economía; Sus áreas son de economía, microeconomía, macroeconomía y desarrollo sustentable. Es SNI nivel I de CONACYT y tiene perfil PROMEP. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

Gustavo Rodolfo Cruz Chávez, es profesor – investigador del Departamento Académico de Economía; con estudios en desarrollo económico, cuenta con investigaciones enfocadas a la economía, la competitividad sectorial y turismo. Tiene perfil PROMEP. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

José I. Urciaga García es profesor – investigador del Departamento Académico de Economía; Sus áreas son en economía, macroeconomía, economía regional y desarrollo sustentable. Es SNI nivel II de CONACYT y tiene perfil PROMEP. Se puede contactar en la Universidad Autónoma de Baja California Sur, Carretera al Sur Km 5.5, La Paz, BCS. Correo

MODELO CONFIRMATORIO DEL CONSTRUCTO COMPETENCIAS EN ADMINISTRACIÓN, LIDERAZGO Y ENTORNO, EN PYME'S, MUJER EMPRESARIA EN JALISCO, MÉXICO

Gabriela Carranza Ortegón, Universidad Autónoma de Guadalajara
María Luisa Saavedra García, Universidad Nacional Autónoma de México
María Elena Camarena Adame, Universidad Nacional Autónoma de México
Jorge Adalberto Ponce Ledesma, Universidad Autónoma de Guadalajara

RESUMEN

Explicar las características presentes en una a empresaria, es un fenómeno multifactorial, Gibb (1982), señala Factores culturales, Educativos, la familia y las actitudes ante la sociedad, los autores Audretsch y Keilbach (2004); Wennekers, et al., (2005) señalan Racionalidad económica; McClelland, (1961) Stewart, et al., 1999; Baron, (2000) refieren aspectos Psicológicos y sociológicos (Shapero y Sokol 1982; Busenitz et al.,(2000); Habilidades y Actitudes Chell (2013). El objetivo de este trabajo, es presentar evidencia empírica del modelo teórico, de los factores Personales, Liderazgo y el Entorno de referencia y el estilo de Liderazgo, para la explicación del constructo, Certificación de Competencias Markman (2007) Administrativas (CCA), se construye un instrumento validado con un valor de .7 y se confirma que los resultados del modelo (Maximum Likelihood Estimates) cumplen con los requisitos Bollen et. Al (2014): CMIN/DF = 1.06, CFI = .996 y NFI= .93 y para RAMSEA = 0.018. Se confirma la relación ente CCA y conocimientos administrativos básicos y del giro, la calificación de habilidades directivas, calificación de actitudes, la antigüedad generacional de la empresa, estudios en el área administrativa y la experiencia como empresaria, no se comprueba la relación entre estilo de Liderazgo y Competencias Administrativas.

PALABRAS CLAVE: Certificación, Administración, Empresarias, PyME

CONFIRMATORY MODEL OF THE BUSINNES ADMINISTRATION COMPETENCES CONSTRUCT, LEADERSHIP AND ENVIROMENT IN SME, WOMEN ENTREPRENEURS IN JALISCO, MÉXICO

ABSTRACT

This paper explains the underlying characteristics that are present in an entrepreneur as a multifaceted phenomenon, Gibb (1982), reporting cultural factors, educational, the role of the family and the attitudes to society; the authors Audretsch and Keilbach (2004); Wennekers, et al., 2005; Economic Rationality; (McClelland, 1961; Stewart, et al., 1999; Baron, (2000); Psychological and Sociological aspects determined by the socio-cultural environment, Shapero and Sokol (1982), Busenitz et al., 2000; as well as assessing the skills Chell (2013). The aim of this paper is to present empirical evidence of the theoretical model, where personal factor, leadership and the reference environment and leadership undergo study, to identify their contribution to the explanation of the dataset, certification of administrative competencies Markman (2007) present in women entrepreneurs. Research is about correlation scope an instrument is constructed validated with a valor of .7, and confirmed the results of the model, CMIN/DF 1.06, CFI .996 and NFI .93, which are greater than .90, for RAMSEA 0.018; according to state of the art confirms that the skills and knowledge presented, skills and attitudes contributes entrepreneurial activity The relationship between ACC and basic administrative knowledge the evaluation of managerial abilities, attitudes, the company's age and the entrepreneur's experience.

JEL: L26.

KEYWORDS: Certification Administration, Entrepreneurs, Sme

INTRODUCCIÓN

Las mujeres que desarrollan empresas buscan lograr metas que les permitan la rentabilidad y permanencia de sus empresas y familias, por ello el espíritu emprendedor es un acto social enfocado a satisfacer las necesidades económicas, sociales e individuales de la humanidad; emprender una empresa requiere de Conocimientos, Habilidades y Actitudes que diferentes autores han estudiado Desde los estudios de McClelland (1961), Ausubel, 1993, Jack and Anderson (2002), Ardichvili, *et al.* (2003), Baron and Markman (2003), Markman, (2007), Boyatzis (2002), McKee (1961) y Goleman, 2002, Chell and Tracey (2005), Zahra, *et al.* (2006), Locke and Baum (2007), Frese (2007), Locke and Baum (2007), Chell (2008), quienes refieren a las características subyacentes para ser empresaria, resaltando principalmente las habilidades y actitudes; las cuales se someten a estudio conjuntamente con los conocimientos, para explicar a las competencias, Markman (2007). El objetivo de este trabajo, es presentar evidencia empírica en donde se someten a estudio los Factores Personales, el Entorno de referencia y el estilo de Liderazgo, para identificar su contribución a la explicación del constructo Certificación de Competencias Administrativas, presentes en la Mujer Empresaria, en la Zona Metropolitana de Guadalajara, Jalisco. México. La investigación es de alcance correlacional y corresponde a la línea de estudios de PyME.

REVISIÓN LITERARIA

El modelo de Ronstadt (1987) define el proceso empresarial de forma dinámica, el cual ocurre sobre diversos períodos que envuelve tanto pensamientos como acciones, también se ve influenciado y es definido multifactorialmente; es un proceso en el cual el papel de la empresaria está permanentemente evolucionando, por su parte, existen dos grandes percepciones que interactúan entre ellas, y que producen como efecto final la decisión de cambio de trayectoria vital, originando el proceso empresarial, Percepción de deseabilidad o gusto por el evento empresarial, Percepción de factibilidad y análisis detallado de la oportunidad de negocio; implica también un cambio de trayectoria vital que puede observarse en una educación con orientación a la vida empresarial, el conocimiento de un tipo de negocio, que determinan con un ciclo formativo (Varela, 2001).

El modelo de Gibb (1982), de la Universidad de Dirham (Gran Bretaña), generó una corriente de pensamiento reconocida en los países en vías de desarrollo, en relación a los componentes que están implícitos en la formación de empresa: Motivación y determinación, los cuales reflejan factores culturales, educativos, el papel de la familia y las actitudes ante la sociedad. Las investigaciones en el campo del emprendimiento se han constituido principalmente en tres grande enfoques. Primero, el económico que explica la creación de empresas por motivos de racionalidad económica Audretsch y Keilbach (2004); Wennekers, *et al.*, 2005; segundo, el psicológico que centra las características de los individuos como elementos que impactan en el proceso emprendedor McClelland, (1961); Stewart, *et al.*, 1999; Baron, (2000) y el tercero, el sociológico o institucional que señala que un individuo está determinado por el entorno socio-cultural en el que desarrolla, como determinantes para ser emprendedor (Shapero y Sokol 1982; Busenitz *et al.*, 2000).

En este trabajo se construye el modelo teórico con la revisión del estado del arte, que se somete a confirmación con el constructo: Certificación de Competencias en Administración como variable latente y con los constructos, como variables observadas: Conocimientos, medidos a través de los ítems: Aprendizaje, adquirido en una educación formal media y superior, cursos de educación continua, cursos independientes en temas administrativos o de especialización en la actividad principal que realiza la

empresa. Boyarzis (2002), Ronstadt, (1987) Baron, Markman, (2003), Shane (2003), Markman, (2007). Se considera como evidencia de los indicadores sometidos a estudio en Habilidades y Actitudes, a los últimos autores del trabajo de la autora Chell, (2013) en su artículo Revisión de Habilidades en Empresarios sobre diferentes autores.

Habilidades: Administración del tiempo, Trabajo bajo presión, Shane (2003), Chell (2008); Comunicación, Relaciones Humanas, Trabajo en equipo, Ardichvili et al. (2003), Baron and Markman (2003); Reconocimiento al trabajo bien realizado, Locke and Baum (2007); Automotivación y Autoconocimiento Chell and Tracey (2005), así como la habilidad para representar diferentes roles, Zahra, et al. (2006).

Actitudes: Tolerancia a la frustración, Shapero (1975); Iniciativa, Motivación; Receptiva a nuevas ideas, Locke, Baum (2007); Locus de control, Adaptabilidad, Orientada al logro de los beneficios de la empresa y su personal, Frese (2007), Markman, et al. (2002, 2005): Autoconocimiento y Automotivación. Liderazgo orientado al, trabajo en equipo, tarea, relaciones, liderazgo moderado o no liderazgo, correspondiente al Grid Gerencial, *Blake & Mounton* (1967), además de la relación mostrada de liderazgo y perfil del empresariado. Jack, Anderson (2002), Ardichvili, et al. (2003), Baron and Markman (2003).

METODOLOGIA

La investigación es descriptiva, confirmatoria de corte transversal, el marco de muestra está representado por mujeres empresarias que sus empresas que están clasificadas como PyME, aquellas que son consideradas como pequeña y mediana empresa, clasificadas de acuerdo al número de empleados y nivel de ventas., con base en la estratificación establecida en la fracción III del artículo 3 de la Ley para el Desarrollo de la Competitividad de la Micro, Pequeña y Mediana Empresa y en el Acuerdo por el que se establece la estratificación de las micro, pequeñas y medianas empresas, publicado en el Diario Oficial de la Federación de México, el 30 de junio de 2009, tabla no. 1. La extensión del tiempo a considerarse es de acuerdo a la antigüedad de la empresas se consideran desde la primera a la tercera generación, con un tipo de muestreo aleatorio estratificado considerando como criterios de selección el tamaño de la empresa. Hair, et al. (2007), se concluye para análisis con 186 instrumentos validados, con un valor de Alpha de Cronbach de .7, utilizando prueba de Normalidad y Análisis Factorial la información se codificó y tabuló en una base de datos procesada con SPSS 22 y el análisis confirmatorio con ecuaciones estructurales con el programa AMOS 22.

La presente investigación tiene para su nivel de análisis los siguientes alcances, se tiene contacto con el sujeto a estudio en una etapa posterior, donde las variables independientes, ya afectaron a las variables dependientes, ex post- facto; es transversal ya que sólo se mide una vez el estilo de Liderazgo, su alcance está delimitado para evaluar las relaciones entre las distintas variables involucradas de la Tabla No.2, así como el impacto de la dimensión Certificación de Competencias administrativas, con Conocimientos, habilidades y actitudes, experiencia empresarial y la antigüedad de la empresa El instrumento de obtención de información, se construyó a partir de la revisión del estado del arte para la medición de Competencias Administrativas, la facilidad, validez y extensión del mismo, ya que la mujer empresaria dispone de poco tiempo y fué difícil su localización en la empresa, dadas las multifunciones que realiza como mujer dentro de la sociedad.

RESULTADOS

Los resultados del modelo Máximum Likelihood Estimates, Arbuckle, (1994), son los que cumplen con los requisitos de los estimadores asintóticamente insesgados, consistentes y eficientes (Bollen, 1989), los cuales cubren los parámetros Bollen et al, (2014): Medidas de Ajuste Parsimonia CMIN/DF = 1.06, GFI .97; Medidas de Ajuste incremental NFI= .93; Medidas de ajuste absoluto RAMSEA = 0.018, los cuales son mayores que .90 y menores de .08 para RAMSEA = 0.018. La probabilidad de la distribución P es <.05

para la prueba de hipótesis, con los resultados del análisis de regresión. Las hipótesis sometidas a estudio que fueron aceptadas de acuerdo al análisis de regresión, Tabla no.2.

Tabla 1: Clasificación de Empresa Pyme

Estratificación Tamaño empresas México				
Tamaño	Sector	Rango de número de trabajadores	Rango de monto de ventas anuales (mdp)	Tope máximo combinado*
Micro	Todas	Hasta 10	Hasta \$4	4.6
Pequeña	Comercio	Desde 11 hasta 30	Desde \$4.01 hasta \$100	93
	Industria y Servicios	Desde 11 hasta 50	Desde \$4.01 hasta \$100	95
Mediana	Comercio	Desde 31 hasta 100	Desde \$100.01 hasta \$250	235
	Servicios	Desde 51 hasta 100		
	Industria	Desde 51 hasta 250	Desde \$100.01 hasta \$250	250

Fuente.- Diario Oficial de la Federación, 2014 México *Tope Máximo Combinado = (Trabajadores) X 10% + (Ventas Anuales) X 90%. El tamaño de la empresa se determinará a partir del puntaje obtenido conforme a la siguiente fórmula: Puntaje de la empresa = (Número de trabajadores) X 10% + (Monto de Ventas Anuales) X 90%, el cual debe ser igual o menor al Tope Máximo Combinado de su categoría, como criterio de clasificación también se considera el sector al que pertenece la empresa.

El grado económico administrativo contribuye positivamente a la explicación de la certificación global competencia; al analizar los resultados obtenidos, se obtuvo que el grado económico administrativo, es significativo a un 99% ($p=0.003$) de confiabilidad para explicar la certificación global competencia. La calificación por número de áreas de aprendizaje, contribuye positivamente a la explicación de la certificación global competencia; como lo muestran los resultados en el modelo propuesto, la calificación conocimientos, predice la explicación de la certificación global de competencia en Administración significativamente, a un nivel de confianza del 99%, por lo cual se acepta la hipótesis propuesta.

El tiempo como empresaria (experiencia) contribuye positivamente a la explicación de la certificación global competencia. Al evaluar los resultados obtenidos, se concluye que el tiempo como empresaria si contribuye de manera positiva a la explicación de la certificación global competencia, por lo que se acepta la hipótesis planteada con un nivel de significancia de $p=0.000$. La calificación de habilidades directivas, contribuye positivamente a la explicación de la certificación global de competencia en Administración; se comprueba a través del modelo de medición, que la calificación de habilidades directivas, es significativamente diferente de cero a un nivel de significancia menor a 0.001, por lo que se acepta la hipótesis planteada.

Tabla 2: Análisis de Regresión

Máximum Likelihood Estimates							
Regression Weights: (Group number 1 - Default model)			Estimates (Group number 1 - Default model)				
			Estimate	S.E.	C.R.	P	Label
Certificación Competencias	<---	Liderazgo	0.01	0.012	0.86	0.39	par_26
Calificación Habilidades	<---	Certificación Competencias A.	2.488	0.224	11.085	***	par_11
Calificación Actitudes	<---	Certificación Competencias A.	2.835	0.215	13.211	***	par_12
Diferentes Roles	<---	Certificación Competencias A.	-0.193	0.284	-0.68	0.497	par_15
Calificación Conocimientos	<---	Certificación Competencias A.	2.194	0.228	9.604	***	par_16
Tiempo como empresaria	<---	Certificación Competencias A.	-5.798	1.848	-3.137	0.002	par_17
Años Promedio	<---	Certificación Competencias A.	-2.995	1.193	-2.511	0.012	par_18
Experiencia en el Giro	<---	Certificación Competencias A.	-0.379	0.205	-1.847	0.065	par_21

*Basado en los resultados del modelo teórico sometido a confirmación. Pesos de la regresión del modelo*** siendo significativamente distinta a cero a un nivel $p=0.01$, a un nivel de confiabilidad mayor al 99%, con un nivel de significancia de $p=0.000$. Predicción de explicación del constructo Certificación de Competencias Administrativas*

La calificación de actitudes contribuye positivamente a la explicación de la certificación global competencia, como lo muestran los resultados en el modelo de medición, que la calificación de actitudes es significativamente diferente de cero, a un nivel de significancia menor a 0.001, razón por la cual se acepta la hipótesis planteada. Los años promedio de creación de la empresa contribuyen positivamente a la explicación de la certificación global competencia, se comprueba por medio de los resultados obtenidos que, los años promedio de creación de la empresa contribuyen satisfactoriamente a la certificación global competencia, siendo significativamente distinta a cero a un nivel $p=0.01$, a un nivel de confiabilidad mayor al 99%. Se rechaza la hipótesis en relación a la contribución que tienen El estilo de liderazgo, Diferentes roles que desempeña en la sociedad y la experiencia en el giro o actividad a la que se dedica la empresa.

CONCLUSIÓN

La presente investigación cumple con el objetivo propuesto, de acuerdo al estado del arte se confirma que el constructo Certificación de Competencias Administrativas, puede sustentarse con el estudio de las competencias presentadas como, Conocimientos, Habilidades y Actitudes contribuyen a la actividad emprendedora, con los autores Locke and Baum (2007); Receptiva a nuevas ideas, Chell (2008); Administración del tiempo, Chell and Tracey (2005); Markman, (2007); Autoconocimiento y automotivación, Baron and Markman (2003), Jack and Anderson (2002); Liderazgo, Ardichvili, *et al.* (2003); Facilidad para las relaciones humanas, Zahra, (2006); Orientada al logro de los beneficios de la empresa y su personal, Frese (2007), Locke and Baum (2007). Se rechaza la hipótesis en relación al grado de contribución que tiene el estilo de liderazgo, hacia las competencias administrativas, ya que son valores no confirmados a nivel de modelo matemático, pero sí a nivel descriptivo, razón por la cual se recomienda ampliar el horizonte de la investigación con profundidad hacia la relación Certificación de Competencias Administrativas y Liderazgo.

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Gabriela Carranza Ortégón. Universidad Autónoma de Guadalajara.

María Luisa Saavedra García. Universidad Nacional Autónoma de México.

María Elena Camarena Adame. Universidad Nacional Autónoma de México.

Jorge Adalberto Ponce Ledesma Universidad Autónoma de Guadalajara

LA VENTAJA COMPETITIVA, DESDE LA TEORÍA DE RECURSOS Y CAPACIDADES

Lourdes Evelyn Apodaca Del Angel, Universidad Autónoma de Baja California
Sonia Elizabeth Maldonado-Radillo, Universidad Autónoma de Baja California
Aurora Irma Máynez-Guaderrama, Universidad Autónoma de Ciudad Juárez

RESUMEN

Este trabajo presenta una investigación de tipo descriptivo-correlacional con diseño no experimental sobre la ventaja competitiva y los factores determinantes de las capacidades organizacionales. Su objetivo es identificar la percepción de los empleados respecto a las capacidades de personalización y reconfiguración de la empresa en donde laboran y su relación con la ventaja competitiva de la firma; para alcanzarlo se trabajó con una muestra de 100 empleados del sector productivo de la ciudad de Tecate, Baja California, México. En la recolección de los datos se utilizó el cuestionario reportado por Máynez-Guaderrama, et al. 2013, cuya confiabilidad fue determinada a través del alfa de Cronbach, obteniendo un índice de confiabilidad de 0.798. Los resultados obtenidos revelan que existe una asociación positiva pero débil entre las capacidades organizacionales estudiadas y la ventaja competitiva.

PALABRAS CLAVE: Capacidad de Personalización, Capacidad de Reconfiguración, Ventaja Competitiva

COMPETITIVE ADVANTAGE FROM RESOURCE THEORY AND CAPABILITIES

ABSTRACT

This work presents a description-correlation type research with non experimental design over the competitive advantage and the determining factors of organizational capacities. Its objective is to identify the perception of employees in respect of personalization capacities and reconfiguration of the company in which they work and their relationship to the competitive advantage of the firm; to achieve this a sample size of 100 employees from the productive sector of the City of Tecate in Baja California, Mexico was used. In the recollection of data a questionnaire was used reported by Máynez-Guaderrama, et al. 2013, which its level of reliability was determined by means of Cronbach's alpha, obtaining a reliability index of .798. The results obtained reveal that a positive association exists but weak between organizational capacities studied and the competitive advantage.

KEY WORDS: Personalization Capacity, Reconfiguration Capacity, Competitive Advantage

JEL: C38, L29, M10

INTRODUCCIÓN

Los fenómenos de internacionalización y globalización han generado una serie de transformaciones en la sociedad y, por ende, en el contexto empresarial motivando a las empresas a ampliar o reconfigurar su actividad mejorando con ello sus niveles de calidad. En este escenario, es prioritario garantizar la supervivencia de las organizaciones lo cual se ha convertido en una labor extremadamente compleja porque es necesario alcanzar una posición competitiva que satisfaga de forma permanente y personalizada a los clientes (Galindo, Sanz y De Benito, 2013). De acuerdo con Cardozo, Hernández y Ramírez (2013), los

consumidores no solo requieren bienes de muy alta calidad, también exigen que estos respeten al medio ambiente y, se comporten responsablemente.

Para satisfacer los nuevos requerimientos de los clientes es necesario que las organizaciones cuenten con capacidades que se desplieguen de forma superior (Máñez-Guadarrama, et al., 2013). El concepto de capacidades organizacionales se ha desarrollado ampliamente en el campo de la estrategia y se entiende como rutina o rutinas de alto nivel que en su conjunto ofrecen a la gerencia de la organización elementos para solucionar problemas o adecuar situaciones que promuevan el logro de metas y objetivos, éstas evolucionan con el tiempo mediante un proceso de aprendizaje (Dávila 2013). Se dice que la organización posee capacidades cuando ésta tiene la habilidad para realizar cierta actividad de una forma confiable y mínimamente satisfactoria (Helfat y Winter, 2011, citados por Dávila, 2013). Esto implica la aplicación de experiencias pasadas en la solución de problemas actuales.

La literatura reporta un buen número de capacidades organizacionales, entre las que se encuentran la capacidad de personalización y la capacidad de reconfiguración, entre otras. Para Duray (2002) citado por Cardozo, et al., (2013) la capacidad de personalización se refiere a la habilidad de la organización para proporcionar bienes o servicios personalizados a precios razonables: mientras que la capacidad de reconfiguración se relaciona con las “habilidades, proceso y rutinas diferenciadas para llevar a cabo transformaciones necesarias” lo que permite ajustar el mercado a la estrategia operativa de la empresa (Máñez-Guadarrama, et al., 2013).

No obstante, pocas son las empresas mexicanas conscientes de la importancia de las capacidades como elementos relevantes para la creación de una posición competitiva de sus organizaciones, por tal motivo resulta de interés generar información que contribuya al desarrollo del conocimiento actual. En esta investigación se pretende identificar en el sector productivo localizado en la frontera noroeste de México, la percepción de los empleados respecto a la capacidad de personalización y la capacidad de reconfiguración de la empresa en donde laboran; al mismo tiempo, se busca explorar la relación entre la ventaja competitiva de la firma y las capacidades organizacionales (de personalización y reconfiguración). La estructura del trabajo es la siguiente: En principio se presenta un breve revisión de la literatura, a continuación se explica la metodología que incluye la selección de la muestra, la descripción del instrumento de medición y el análisis de los datos; posteriormente se exponen los resultados y por último las conclusiones obtenidas.

REVISION DE LA LITERATURA

El termino competitividad puede ser entendido como la capacidad de una empresa para integrarse de manera permanente a procesos de cambio e innovación, considerando en su quehacer empresarial, aspectos sociales y ambientales; logrando con ello mantenerse y sobresalir en un mercado global, a través de un desarrollo sustentable, mediante la creación de productos de valor. (Sarmiento, Sánchez y Cruz, 2009). De acuerdo a Saez de Viteri (2000) la ventaja competitiva se identifica con la capacidad de responder a la demanda e incrementar los niveles de rentabilidad, y que asentándose en competencias nucleares, se sea capaz de provocar mercados de competencia imperfecta a largo plazo, convirtiéndola así en una ventaja competitiva sostenida, logrando con ello que la empresa realice una estrategia de creación de valor que no esté siendo implementada por ninguno de sus competidores actuales o potenciales y que estos sean incapaces de imitarla.

López y Pontet, (2011) afirman que “la ventaja competitiva sostenible deberá combinar los factores basados individualmente entre recursos propios e institucionales, y como empresas la relación entre estas y el entorno institucional” explicado como el resultado de la correlación entre gestión, y acumulación de recursos, e impacto de las estrategias implementadas en el sector y el mercado. Chakraborty citado por Hernández et al. (2008) explica que existen dos líneas al hablar del concepto de ventaja competitiva una en la que se establece que las empresas sean rentables, y otra basada en la inimitabilidad siendo aquí

donde se incorpora la teoría de los recursos al definir las capacidades que se poseen para competir. “La visión basada en los recursos examina los recursos y las capacidades de las empresas que permiten generar tasas de retorno superiores a lo normal y ventajas competitivas sostenibles” (Amit y Schoemaker, Barney, Dierickx y Cool, Mahoney y Pandian, Wernerfelt citado por López y Pontet, 2011). Las empresas generan estrategias al buscar un desempeño superior o resultados que sean sustentables a través de estudiar su entorno competitivo; lo cual concuerda con lo mencionado por Porter quien afirmó que “el desempeño superior de una empresa radica en las actividades de la cadena de valor y el enfoque basado en los recursos” (De la Fuente y Muñoz; S.F.), así mismo mencionan que los recursos y actividades son diferentes, los recursos tienen que ver con las existencias, y las actividades con los flujos. El desempeño operativo y la ventaja competitiva percibida se ven influenciadas en función de las capacidades de personalización masiva y las capacidades de reconfiguración, ya que es lo que permitirá la implementación eficiente de las actividades producidas Maynes et al 2013.

Capacidad de Personalización

Este concepto describe el proceso a través del cual las empresas aplican tecnología y métodos administrativos para proporcionar productos variados y personalizados a través de una respuesta rápida y flexible (Silveira et al ., 2001),

Capacidad de Reconfiguración

Esta capacidad se posee cuando se es posible modificar o actualizar el diseño a nuevas aplicaciones muchas veces “sobre la marcha”, sin necesidad de rediseñar totalmente el sistema sino de una manera parcial o bien como define Bravo y Herrera siguiendo a Lavie, (2006). Una crítica a la teoría de los recursos son: que al principio no identifica cuáles son los recursos clave para la implementación de estrategias sino después, por ello las nuevas estrategias se basan en los resultados anteriores; en contrapunto se han encontrado relaciones entre los recursos y los procesos de una organización lo que conlleva al desarrollo de ventajas competitivas (Williamson, (Ray *et al.*, citados por López y Pontet, 2011).

METODOLOGÍA

La estrategia metodológica de esta investigación tiene un enfoque cuantitativo cuyo diseño es no experimental, específicamente transversal y descriptiva-correlacional; se dice descriptiva porque trata de especificar las características del fenómeno estudiado y correlacional porque tiene como finalidad identificar la asociación en las variables estudiadas (Hernández, Fernández y Baptista, 2010). El trabajo se desarrolló en empresas ubicadas en la ciudad de Tecate del estado de Baja California perteneciente a la región noroeste de la República Mexicana, cuyo perfil se muestra en la Tabla 1. La selección de la muestra fue a través muestreo por juicio, que es una forma de muestreo por conveniencia en el cual los elementos son seleccionados a propósito con base en el juicio del investigador procurando que sean representativos de la población (Cázares, 2008).

Tabla 1: Perfil de las empresas participantes

Característica	Frecuencia	Porcentaje (%)
Sector		
Industrial	37	37.0
Maquilador con exportación	44	44.0
Comercial	11	11.0
Servicios	7	7.0
No especificó	1	1.0
Bienes o productos que produce para la industria		
Automotriz	1	1.0
Médica	16	16.0
Telecomunicaciones	1	1.0
Alimentos y Bebidas	12	12.0
Eléctrica	20	20.0
Otras	50	50.0
Número de empleados		
Menos de 10 personas	1	1.0
Entre 11 y 30 personas	5	5.0
Entre 31 y 50 personas	1	1.0
Entre 51 y 100 personas	13	13.0
Entre 101 y 250 personas	8	8.0
Más de 250 personas	72	72.0

Esta Tabla describe el perfil demográfico de las empresas participantes de este estudio, que en su mayoría pertenecen al sector maquilador de exportación y tiene más de 250 empleado Fuente: Elaboración propia con resultados de trabajo de campo

En el estudio participó el personal de la empresa que incluyó a gerentes (10%), supervisores (30%), técnicos (30%), ingenieros (10%), analistas (9%) y otros perfiles (11%), a los cuales se les aplicó una encuesta, mediante un cuestionario auto-administrado. Como escala de medición se empleó la reportada en el trabajo de Máñez-Guadarrama, et al., (2013) integrada por 18 ítems cuya categoría de respuestas para las variables capacidad de personalización y capacidad de reconfiguración fue en escalamiento numérico de cinco valores, donde (1) corresponde a totalmente en desacuerdo y (5) a totalmente de acuerdo; mientras que para la variable ventaja competitiva, también de cinco valores, va de (1) muy pobre, por debajo de la industria a (5) muy superior que la competencia. En total se recolectaron 100 cuestionarios. La aplicación del instrumento se realizó en el transcurso de junio 2013 a febrero 2014.

Para determinar la confiabilidad del instrumento se utilizó el método de consistencia interna mediante el cálculo del alfa (α) de Cronbach. La literatura reporta que este índice oscila entre 0 y 1, donde los valores cercanos a 0 significan muy baja confiabilidad mientras que hacia 1 indica confiabilidad elevada; en este trabajo se encontró un índice de 0.798, dato que según Hernández, et al. (2010), podría considerarse aceptable para su aplicación. En el análisis de los datos se utilizó el paquete *Statistical Package for the Social Sciences* (SPSS) versión 22 para frecuencias, estadísticos descriptivos, la confiabilidad (α de Cronbach) y correlaciones.

RESULTADOS

Perfil de los encuestados. El 65% de los respondientes son hombres, el 53% cuenta con estudios a nivel profesional (licenciatura terminada), y, en su mayoría, adultos jóvenes cuya edad oscila entre los 31 y 40 años (Tabla 2)

Tabla 2: Perfil de los Encuestados

Característica	Frecuencia	Porcentaje (%)
Sexo		
Masculino	65	65.0
Femenino	35	35.0
Escolaridad		
Preparatoria terminada	19	19.0
Carrera profesional no terminada	17	17.0
Carrera profesional terminada	53	53.0
Otras	11	11.0
Edad		
Menos de 10 personas	1	1.0
Entre 11 y 30 personas	5	5.0
Entre 31 y 50 personas	1	1.0
Entre 51 y 100 personas	13	13.0
Entre 101 y 250 personas	8	8.0
Más de 250 personas	72	72.0

Esta Tabla describe el perfil demográfico de las empresas participantes de este estudio, que en su mayoría pertenecen al sector maquilador de exportación y tiene más de 250 empleado Fuente: Elaboración propia con resultados de trabajo de campo

Análisis descriptivo: Capacidad de personalización. Los resultados de los estadísticos descriptivos de la variable personalización (Tabla 3) revelan que se perciben como fortalezas en las empresas estudiadas, dos de ellas alcanzan una media de 4.00 lo cual indica que estas las que a juicio de los encuestados son las más favorecidas.

Tabla 3: Estadísticas Descriptivas de la Capacidad de Personalización

Capacidad	Media (μ)	Desviación Estándar	Mínimo	Máximo
Identificar claramente las necesidades de nuestros clientes.	3.91	0.62	3	5
Producir exactamente lo que nuestros clientes desean	4.00	0.65	3	5
Producir a gran escala, de acuerdo a las necesidades individuales identificadas en los clientes	3.94	0.72	2	5
Ampliar nuestra variedad de productos, sin tener que incrementar costos	4.00	0.81	2	5
Incrementar nuestra variedad de productos, sin sacrificar volúmenes de producción	3.81	0.78	2	5

Esta tabla muestra la media de las variables con que se midió la Capacidad de personalización.

Fuente: Elaboración propia con datos de campo

En la tabla 3 se exhiben las medias de las variables con que se evaluó la capacidad de personalización Atendiendo al criterio de Silveira, et al., (2001) citado por Máñez-Guadarrama, et al., (2013) esto manifiesta que las empresas tienen habilidad para advertir las necesidades del cliente por lo cual producen los bienes o servicios esperados a través de una amplia variedad de productos sin incrementar los costos. Análisis descriptivo: Capacidad de reconfiguración, por lo que refiere a esta, los resultados manifiestan las variables que la integran son favorables para las empresas ya que se perciben con acuerdo entre los encuestados con valores cercanos a 4, destacando la capacidad de las organizaciones para manufacturar productos de forma simultanea o periódica (Tabla 4).

Tabla 4: Estadísticas Descriptivas de la Capacidad de Reconfiguración

Capacidad	Media (μ)	Desviación Estándar	Mínimo	Máximo
Producir distintos tipos de productos sin necesidad de realizar grandes cambios.	3.77	0.63	2	5
Construir productos diferentes, en la misma planta y al mismo tiempo.	3.98	0.76	2	5
Manufacturar productos de forma simultánea o periódica, en forma productiva estable	4.00	0.68	3	5
Cambiar nuestra combinación de productos, de un periodo a otro	3.96	0.79	2	5
Cambiar muy rápidamente la producción, de un artículo a otro	3.83	0.79	2	5

Esta tabla muestra la media de las variables con que se midió la Capacidad de reconfiguración. Fuente: Elaboración propia con datos de campo

Análisis descriptivo: Ventaja competitiva, los resultados (Tabla 5) revelan una mayor atención en lo que respecta obtener y mantener una mejor posición competitiva respecto otras organizaciones, los ítems que componen esta variable se perciben con acuerdo entre los respondientes. Para estos, la participación en el mercado y la satisfacción del cliente resultan ser aspectos que contribuyen a lograr ventaja sobre sus competidores.

Tabla 5: Estadísticas descriptivas de Ventaja Competitiva

Ventaja	Media (μ)	Desviación Estándar	Mínimo	Máximo
Rentabilidad Económica(Utilidades)	3.95	0.71	2	5
Crecimiento De Las Ventas	3.91	0.79	1	5
Participación De Mercado	4.10	0.71	1	5
Crecimiento De La Empresa	4.05	0.77	1	5
Productividad Laboral	3.98	0.80	1	5
Satisfacción Del Cliente	4.09	0.78	1	5
Satisfacción De Otros Involucrados	3.99	0.74	1	5
Fortaleza De La Posición Competitiva	4.03	0.74	2	5

Esta tabla muestra la media de las variables con que se midió la Capacidad de reconfiguración. Fuente: Elaboración propia con datos de campo.

Los estadísticos descriptivos ponen de manifiesto, desde la perspectiva de los encuestados, que el crecimiento de las ventas es el aspecto menos favorecido ($\bar{x} = 3.91$, $s = 0.79$) en relación a sus competidores, ya que de las ocho variables analizadas (gráfica 3) esta es la que se valora similar al resto de la industria. Análisis de las correlaciones. Antes de pasar a identificar la posible relación entre las variables de estudio, se comprobó el cumplimiento de la normalidad de los datos a través de la aplicación de la prueba de Kolmogorov-Smirnov. La hipótesis estadística (H_0) sostiene que las variables pueden modelarse con una distribución normal; los resultados de la prueba muestran que el nivel p para la prueba es significativo (esto es, $p < 0.05$) por tanto se rechaza la hipótesis (Alea, et al., 2005), de manera que las variables no pueden modelarse con una distribución normal.

Dado lo anterior, para valorar la asociación entre las variables de estudio se decidió calcular el coeficiente Rho de Spearman. Este coeficiente es una medida de asociación lineal que utiliza los rangos, números de orden, de cada grupo de sujetos y compara dichos rangos (Martínez, et al, 2009). Tal como se aprecia en la Tabla 6, todos los índices de correlación encontrados muestran asociaciones significativas (a $p < 0.01$) que oscilan entre 0.38 y 0.47 identificadas de fuerza débil pero positivas, según el criterio de la escala 4 reportada por Martínez, et al. (2009). La variable Ventaja competitiva tiene una mayor correlación ($\rho = 0.47$ $s = 0.00$) con la variable de reconfiguración, esto significa que sus esfuerzos por producir diferentes productos en la planta o manufacturar productos simultáneos le da cierta ventaja con sus competidores.

Tabla 6: Correlaciones Entre Variables

Variables	Correlacione	Variables			
		S	Capacidad de Personalización	Capacidad de Reconfiguración	Ventaja Competitiva
Capacidad de Personalización	Rho de Spearman	1.000	.446**	.380**	
	Sig. (bilateral)	.	.000	.000	
Capacidad de Reconfiguración	Rho de Spearman	.446**	1.000	.470**	
	Sig. (bilateral)	.000	.	.000	
Ventaja Competitiva	Rho de Spearman	.380**	.470**	1.000	
	Sig. (bilateral)	.000	.000	.	

** Correlación significativa a 0.001(bilateral). En esta tabla describen las correlaciones entre las variables, los índices de correlación entre la Ventaja competitiva y las Capacidades de personalización ($\rho=.38$) y de reconfiguración ($\rho=.47$) son positivas y débiles. Fuente: Elaboración propia

CONCLUSIONES

Como se mencionó el objetivo de este trabajo fue identificar en el sector productivo localizado en la frontera noroeste de México, la percepción de los empleados respecto a la capacidad de personalización, capacidad de reconfiguración de la empresa en donde laboran y su relación con la ventaja competitiva de la firma. En general los resultados revelan, desde la percepción de los empleados, que las firmas para la cual trabajan poseen capacidades de personalización y reconfiguración, esto es, ellos están de acuerdo en que las empresas aprovechan sus experiencias pasadas para adaptarse al contexto actual. Además se encontró una asociación positiva pero débil entre las capacidades organizacionales estudiadas y la ventaja competitiva. El aporte del presente estudio fue la identificación de las capacidades de personalización y reconfiguración de las empresas, lo cual es de gran relevancia para desarrollar estrategias que mejoren los procesos de gestión para la obtención de ventajas competitivas. Cabe señalar que este estudio, tiene algunas limitaciones como el hecho de que la muestra utilizada es por conveniencia, situación que debe ser considerada como una debilidad para la generalización de resultados.

Al crearse ventajas sostenibles se conlleva a procesos dinámicos e innovadores donde a través de la aplicación de estrategias distintivas se envuelven cambios y adaptaciones (Markides, citado por López y Pontet, 2011). Así pues se identificó la posibilidad de igualar las relaciones teóricas en donde tanto la capacidad de personalización, como la de reconfiguración incidieron en el desempeño de las operaciones, reconociéndose una gran capacidad para ampliar la variedad de los productos sin tener que incrementar los costos, así mismo se reconoció, la posesión de capacidades para producir exactamente lo que los clientes desean, y en cuanto a la capacidad de reconfiguración se identificó la posesión de capacidades para manufacturar productos de forma simultánea y dentro de la misma planta. Conseguir una ventaja sostenible en las empresas requiere de la gestión de sus recursos y tomar adecuadamente sus decisiones, lo anterior incluye su cultura, la influencia del gobierno, la sociedad y las relaciones con otras empresas (López y Pontet, 2011). Cabe añadir que mediante el análisis de los recursos y capacidades se identifican las fortalezas y debilidades de las organizaciones lo que ayuda para explotar las oportunidades y neutralizar las amenazas, constituyendo una fuente de ventaja competitiva que beneficia en el ajuste y desarrollo de las estrategias.

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PROPUESTA METODOLOGICA PARA LA MEDICIÓN DE EFICIENCIA EN EL SECTOR MINERO EN MÉXICO:DEA

Yenisey Castro García, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

En México la minería tiene una gran importancia social (por la generación de empleos) y económica (por su participación de 5.26% en el PIB). Se considera como un agente dinamizador del desarrollo del país, imprescindible para el funcionamiento de otros sectores. No obstante, su contribución al PIB en términos porcentuales ha ido disminuyendo los últimos años. El objetivo de esta investigación es proponer una metodología de evaluación de eficiencia para medir y establecer estrategias para el mejoramiento de la industria. El modelo se aplicó a cinco de las compañías mineras más importantes de México. Para ello se utilizó el enfoque mixto de dos etapas. En la primera (cuantitativa) se realizó el análisis de eficiencia mediante el análisis envolvente de datos (DEA) y después se comparó con la situación cualitativa por la que pasaban en ese momento. Los resultados muestran que las compañías que resultaron ser eficientes son las que mejor evaluaron todos los aspectos cualitativos como responsabilidad social, situación económica y otros. Mostrando así como la herramienta metodológica DEA puede utilizarse y aplicarse muy bien para este campo.

PALABRAS CLAVE: eficiencia, DEA, sector minero

METHODOLOGY TO MESUARE EFFICIENCE IN MINNING OPERATION IN MEXICO

In Mexico mining has an important economic and social role (by generating jobs) (for their participation of 5.26% in GDP). It is considered as a dynamic agent of the development of the country, which is essential for the operation of other sectors. However, its contribution to GDP in percentage terms has been declining the past few years. The objective of this study is to propose a methodology of evaluation of efficiency to measure and establish strategies for the improvement of the industry. The model was applied to five of the most important mining companies in Mexico. It was mixed two-stage approach. In the first (quantitative) the analysis of efficiency through the enveloping analysis of data (DEA) and then compared to qualitative situation that passed at that time. The results show that companies that turned out to be efficient are which better evaluated all qualitative aspects such as social responsibility, economic situation and others. Thus showing how the tool methodological DEA can be used and apply very well to this field.

JEL: M10

KEYWORDS: Efficiency, Mining

INTRODUCCIÓN

México se caracteriza a nivel mundial por sus productos mineros, plata, carbón etc. Esta actividad l se ha practicado desde tiempos inmemorables, contribuyendo desde la elaboración de algunos pigmentos, hasta la transformación de materias primas en artículos altamente tecnificados. Hoy en día el sector minero tiene una gran importancia en el mundo para la generación de riqueza y su contribución en la economía mundial.

El sector minero mexicano tiene una gran importancia en términos económicos y sociales. En términos económicos es el sexto en importancia económica en el país, después del sector de la Industria manufacturera, Comercio, Servicios inmobiliarios y de alquiler de bienes muebles e intangibles, Transporte, correos y almacenamiento y Construcción. De acuerdo con el Instituto Nacional de Estadística y Geografía en 2003 la minería contribuía con 6.19% al PIB Nacional, presentándose un continuo decremento en los años siguientes (2004, 6.02%; 2005, 5.82%; 2006, 5.61%; 2007, 5.42%; 2008, 5.26%) (INEGI, 2010). Esto significa que en términos porcentuales, la participación de éste sector al PIB ha ido disminuyendo en los últimos años.

Sin embargo, las exportaciones de éste sector han aumentado particularmente en la última década. De manera específica a partir de 2002 comienza a reproducirse un crecimiento relativamente fuerte, con una total de 30 millones de dólares en ese año hasta alcanzar los 120 millones de dólares para 2008 (INEGI, 2010). Otro aspecto favorable ha sido el incremento de empleos formales en este sector. De acuerdo con el Banco de Información Estadística, el número de trabajadores de industrias extractivas asegurados en el Instituto Mexicano del Seguro Social pasó de 64 mil trabajadores en 2002 a 99 mil trabajadores en 2009 (Banco de Información Estadística, 2010). Aunque la industria minería en México ha generado importantes beneficios económicos y sociales, también existen varios retos que resolver. Uno de ellos es el aspecto de la Responsabilidad Social Empresarial (RSE), que está tomando gran relevancia en este sector.

De acuerdo con Heledd Jenkins históricamente la industria minera ha tomado una actitud poco cuidadosa del impacto de sus actividades, operando en áreas sin legitimidad social, causando grandes devastaciones, y dejando las zonas de operación una vez que los recursos naturales han sido explotados. El discurso acerca de los enormes beneficios económicos que genera este sector ha sido la mejor “excusa” para minimizar los daños que ha provocado esta actividad (Jenkins, 2004).

El comportamiento de las empresas deberá evaluarse a través de técnicas diseñadas para medir productividad o eficiencia, con la finalidad de que los ejecutivos encargados de la toma de decisiones estén en la posibilidad de identificar las áreas de oportunidad de mejora y conocer el uso de recursos de sus competidores. La aplicación de la técnica DEA ha sido ampliamente aplicado a diversos campos; (Camanho & Dyson, 2005) en el sector bancario; (Barros, 2005) en el sector hotelero; (Butler & Li, 2005) en hospitales, etc. La cantidad de trabajos publicados en diferentes periódicos y revistas, utilizando esta metodología, sugiere la amplia aplicación que tiene el DEA.

En este sentido, este trabajo tiene como objetivo aplicar la metodología DEA a cinco de las compañías mineras más importantes de México, con la finalidad de mostrar la aplicabilidad y factibilidad de uso de esta metodología en este sector. Es importante mencionar que esta investigación se trata de la primera aproximación en este campo para establecer este tipo de relación.

El trabajo está dividido de la siguiente manera. En la primera sección se hace un resumen de la revisión literaria realizada durante la investigación respecto de la eficiencia y los antecedentes de esta relación teórica. En la segunda se aborda la metodología llevada a cabo para el logro del objetivo utilizando técnicas cuantitativas para el análisis de la eficiencia (metodología DEA). En última sección se presentan los resultados obtenidos en el análisis.

REVISION LITERARIA

Definición De Eficiencia

En lo que respecta a la eficiencia, algunos autores distinguen distintos tipos de eficiencia de acuerdo a su inserción en el modelo teórico de la teoría de la producción. En realidad, la eficiencia económica se puede descomponer en tres medidas: eficiencia técnica, eficiencia asignativa y eficiencia de escala (García, 2002)

La eficiencia técnica, pone de manifiesto la capacidad que tiene una Unidad (DUM) para obtener el máximo Output a partir de un conjunto dado de Inputs y se obtiene al comparar el valor observado de cada Unidad con el valor óptimo que viene definido por la frontera de producción estimada (Coll y Blasco, 2006) Existe eficiencia asignativa cuando el administrador de una DUM ha sabido no solo alcanzar el conjunto frontera de producción, sino que también lo hizo eligiendo aquella combinación de factores que le permite minimizar los costos incurridos para un nivel de producción dado (Seijas, 2004).

La eficiencia técnica de escala, mide el grado en que una unidad productiva opera en la dimensión óptima; es decir, considera el tamaño de la planta y está asociada a la existencia de rendimientos variables a escala (Banker, et al 1984).

Con carácter general los métodos de estimación para construir la frontera de producción y evaluar la eficiencia pueden clasificarse, en función de que ser requiera o no especificar una forma funcional que relaciones los inputs con los outputs, en métodos paramétricos o no-paramétricos. A su vez pueden emplearse métodos estadísticos o no para estimar la frontera que, en última instancia, puede ser especificada como estocástica o determinista. Dicho esto se puede decir que el Análisis Envolvente de Datos (DEA) es una técnica no-paramétrica, determinista, que recurre a la programación matemática. (Coll & Blasco, 2006).

METODOLOGÍA

A pesar de que la técnica DEA nos sugiere el uso de más de 20 DMUs, la simulación utilizada a nuestro caso de estudio provee evidencia suficiente para ejemplificar el beneficio del uso del DEA.

La técnica utilizada para analizar la eficiencia fue el análisis envolvente de datos (DEA, por sus siglas en inglés), mencionada en la sección anterior, que es una técnica de programación matemática que nos ayuda a crear una superficie envolvente, frontera de eficiencia o una función de producción empírica, partiendo de un conjunto de Unidades que conforman la envolvente y se nombran como unidades eficientes y aquellas que no se ubican dentro de la envolvente son consideradas como no eficientes.

La importancia de la técnica DEA radica el análisis de información de inputs y outputs de las unidades de estudio y de esta manera estimar la eficiencia relativa de las unidades de decisión comparando cada una de ellas solamente con las mejores unidades de decisión DUM del mismo conjunto. En este tipo de método, se asume que si A es capaz de producir Y(A) resultados con X(A) insumos, entonces los otros productores deben de producir lo mismo que A para poder ser eficientes (Arieu 2003).

La medida de eficiencia se da en $pra^2 + b^2 = c^2a^2 + b^2 = c^2$ esencia de múltiples inputs y outputs definidos como:

Eficiencia = peso de la suma de los outputs/ peso de la suma de los inputs

Según el modelo básico de Charnes et al. 1978, se requieren tantas optimizaciones como unidades de decisión (DMU), a partir del modelo de programación lineal siguiente:

$$\begin{aligned} \text{Max } \theta &= \mu_1 y_{10} + \dots + \mu_{\text{sys}} y_{\text{0}} \\ \text{sa} \\ v_1 x_{10} + \dots + v_m x_{m0} &= 1 \\ \mu_1 y_{1j} + \dots + \mu_{\text{sys}} y_{\text{sj}} &\leq v_1 x_{1j} + \dots + v_m x_{mj} \quad (j=1, \dots, n) \\ v_1, v_2, \dots, v_m &\geq 0 \\ \mu_1, \mu_2, \dots, \mu_{\text{sys}} &\geq 0 \end{aligned}$$

Siendo v_i y μ_i respectivamente las ponderaciones para los inputs (x_i) y los outputs (y_i).

En los modelos no paramétricos, el análisis de eficiencia no requiere ninguna hipótesis sobre la frontera de producción, siendo la eficiencia de una unidad definida con respecto a las unidades “observadas” con mejor comportamiento. Este análisis se detiene en la identificación del “mejor comportamiento” en lugar de un “comportamiento medio”, como hace el análisis de regresión

Cada una de las DMUs obtiene pesos de input y de output que maximizan su valor de eficiencia. En general, una DMU se considera eficiente si obtiene un valor igual a 1 y si el valor es menor a 1 implica que la unidad es ineficiente.

El modelo aplicado para conocer la eficiencia de las compañías sujetas de estudio fue el modelo CCR ya que durante la investigación se observó que estas compañías presentan rendimientos constantes anuales.

Después se aplicó un análisis slack para conocer en qué medida las empresas ineficientes, podría mejorar. Todo con la finalidad de establecer un parámetro en la operación de estas compañías de este sector. Los cálculos se realizaron en el software DEA Frontier 2010.

Selección de las DMU: Las DMU fueron seleccionadas con base en la importancia del sector minero y según la disponibilidad de información para realizar los cálculos, ya que no todas las compañías mineras contaban con información para todas las variables seleccionadas para el año de análisis (2009). Las compañías sujetas de análisis fueron: Grupo México, Fresnillo PLC, Compañía Minera Autlán, Exportadora de Sal, Industrias Peñoles.

Selección de los Inputs y Outputs: Dadas las características de producción de las compañías mineras, varios atributos de estas podrían ser tomados en cuenta para evaluar su desempeño. Dentro de este trabajo la selección fue la siguiente; el número de empleados y el patrimonio neto de las compañías como inputs y las Ventas Netas como output ya que son las variables proxies que más representan a los factores tierra, capital y trabajo.

Para confirmar que los inputs y outputs seleccionados evalúen la eficiencia de las compañías apropiadamente, se realizó un análisis de Correlación de Pearson para demostrar que existe isotonicidad en la información. La correlación de los 2 inputs contra el output fue mayor a .6 demostrando que todos ellos se correlacionan positivamente. La base de datos para procesar los cálculos se obtuvo de la revista Expansión (2010) al año 2009.

RESULTADOS

Eficiencia: La empresa que obtuvo el 100% de eficiencia fue Industrias Peñoles, lo que representa que el uso de sus recursos es el más eficiente de las 5. Sin embargo la compañía Fresnillo obtuvo un 99% de eficiencia por lo cual para esta investigación se considera que es eficiente. Por el contrario las empresas Grupo México y Exportadora de Sal mostraron una ineficiencia técnica importante, ya que obtuvieron 54% de eficiencia. Compañía Minera Autlán obtuvo un 66% siendo no tan grave sin embargo su manejo de recursos no es el adecuado. El resumen de los resultados se aprecia en la tabla 1.

Tabla 1. Resultados del Análisis Cuantitativo

Compañías Mineras	Resultados de Eficiencia operativa
Grupo México	54%
Fresnillo PLC	99%
Compañía Minera Autlán	66%
Exportadora de Sal	54%
Industrias Peñoles	100%

Fuente: Elaboración propia

CONCLUSIONES

La utilización de la metodología no muestra fácilmente la eficiencia operativa proveyendo a los tomadores de decisiones herramientas que sirven en la planeación estratégica. Esta herramienta muestra su utilidad y fácil manejo. Se podría potencializar con alguna herramienta adicional de interpretación de resultados.

Para ser eficientes no se necesita ser la compañía con más ventas, ni tener el mayor número de empleados. Hoy en día las empresas eficientes son las que hacen mejor uso de sus recursos internos y externos. Lo anterior se demuestra con los resultados de las compañías Fresnillo PLC e Industrias Peñoles quienes en ventas obtuvieron el 9% y 36% del total de ventas de las cinco empresas mineras analizadas; y en empleos concentraron el 6% y el 23% del total de empleados éstas mismas cinco empresas.

De acuerdo con el análisis slack realizado a las compañías que obtuvieron una ineficiencia se aprecia que éstas principalmente deberán incrementar sus ventas. Adicionalmente la Compañía minera Autlán y la compañía Exportadora de sal deberán incrementar sus empleados para operar sobre la frontera de eficiencia y así poder incrementar sus ventas. Otro aspecto relevante fue que al parecer el tiempo de antigüedad de tener algún distintivo es importante en la actividad empresarial, ya que con ello mejora la eficiencia.

Todo lo anterior nos sugiere que un estudio posterior será conveniente, en la medida de lo posible, realizar una evaluación agregando más variables y poder observar el comportamiento. Será también interesante, a reserva de la disponibilidad de información, realizar estudios de corte longitudinal.

Observamos que a partir de este estudio de caso podemos utilizar esta herramienta con el sector minero mundial, generando así nuevas líneas de investigación, utilizando técnicas de medición de eficiencia.

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RESPONSABILIDAD SOCIAL EN LA INDUSTRIA HOTELERA EN EL MUNICIPIO DE CIHUATLÁN, JALISCO

Myriam Arias Uribe, Universidad de Guadalajara
Marcela de Guadalupe Pelayo Velázquez, Universidad de Guadalajara
Mónica Araceli Reyes Rodríguez, Universidad de Guadalajara

RESUMEN

Este documento presenta el primer avance de un proyecto de investigación cuyo objetivo es identificar los factores que determinan el cumplimiento en materia de Responsabilidad Social de las micro, pequeñas y medianas empresas del sector hotelero en el municipio de Cihuatlán, Jalisco. Para el logro de los objetivos planteados se aplicará un cuestionario a una muestra representativa de empresas del Sector Hotelero, para lo que se diseñará un instrumento con el fin de determinar indicadores de responsabilidad social empresarial en materia de relaciones con terceros, la comunidad y el medio ambiente. Las PyMEs del sector hotelero en el municipio de Cihuatlán se caracterizan por ser empresas familiares que enfrentan presiones del entorno derivadas de aspectos económicos, sociales y ambientales; esto define su estrategia de negocios y la forma de competir en el mercado, por lo tanto resulta importante identificar aquellas con buenas prácticas y su relación con el desempeño.

PALABRAS CLAVE: Responsabilidad Social Empresarial, Pymes

SOCIAL RESPONSIBILITY IN HOTEL INDUSTRY IN CIHUATLÁN, JALISCO

ABSTRACT

The current document is an advance of a research project whose main purpose is to identify the determinant factors for compliance of Corporate Social Responsibility in small and medium enterprises of hotel industry in Cihuatlán, Jalisco. The analysis of the aspects related to social responsibility in SMEs is important due to the characteristics of these companies, operated mainly by families. The high risk level that these companies face related to the environmental, social and economic variables is the main aspect that lead us to analyze their business behavior.

Key Words: Social Responsibility, Smes

JEL M14, M10

INTRODUCCIÓN

La Responsabilidad Social Empresarial (RSE) está relacionada con la forma en la que las empresas interactúan con la sociedad, el impacto que estas tienen en el medio ambiente y la calidad de vida. A partir de esta interacción, surgen diversas iniciativas encaminadas a definir las responsabilidades que las corporaciones tienen tanto a nivel interno como externo; ampliando la perspectiva de la existencia de la empresa solo con la finalidad de generar utilidades a sus socios. Los planteamientos iniciales de la RSE se relacionaron con acciones voluntarias de las corporaciones, sin la existencia de un marco legal explícito, lo que lleva a considerarla como una alternativa de acción. Algunos aspectos han cambiado a lo largo del tiempo; modificaciones en la legislación de algunos países obligan al cumplimiento de normas ambientales,

tributarias, laborales, entre otras; sin embargo, no todos los aspectos considerados por los diferentes organismos como factores de cumplimiento por una empresa socialmente responsable, se encuentran regulados en las leyes. No se ha llegado a una definición universal de RSE, aunque existen elementos comunes entre los diferentes conceptos acuñados a lo largo del tiempo. Si bien en su origen se centraba en los grandes corporativos o las empresas multinacionales, actualmente se considera su adopción por parte de micro, pequeñas y medianas empresas, como una forma de mejorar el desempeño de las mismas en procesos internos, así como su competitividad en el mercado.

Las micro, pequeñas y medianas empresas (PyMEs) representan en promedio el 98% de las empresas en México. Estas unidades económicas son generadoras de empleo y contribuyen al desarrollo de las regiones, por lo que desempeñan un papel fundamental en la economía mexicana. El estudio de las características de estas unidades económicas ha cobrado importancia a través del tiempo, su dinámica difiere de la gran empresa, ya que enfrentan condiciones distintas en cuanto a organización interna, procesos productivos y recursos. Derivado de lo anterior, los aspectos relacionados con el ambiente externo, tales como mercados, ambiente político, económico, social y tecnológico representan retos diferentes para este tipo de organizaciones. El presente documento es un avance del proyecto de investigación que tiene como objetivo identificar las prácticas relacionadas con la Responsabilidad Social Empresarial en PyMEs hoteleras localizadas en el municipio de Cihuatlán, Jalisco. Específicamente se busca identificar las características de estas unidades de negocios, su forma de operar, las características de los administradores/empresarios y su compromiso con una gestión socialmente responsable.

REVISIÓN DE LITERATURA

Uno de los objetivos de las empresas es la generación de utilidades a sus accionistas o propietarios, sin embargo, existen otros intereses que deben tomarse en cuenta a la hora de analizar los objetivos empresariales. Los trabajadores, consumidores, proveedores, la sociedad en general, son agentes que se ven afectados de manera directa o indirecta por las acciones de las compañías. La RSE constituye una serie de prácticas que consideran a todos los intereses involucrados en la operación de una compañía (Bonilla, 2011). Puede ser definida como una contribución voluntaria al desarrollo sustentable, que va más allá de requerimientos legales (Carroll, 1999). Las empresas no solo deben dar peso a las variables económicas, sino que deben considerar aquellos aspectos no relacionados con el desempeño económico, tales como: empleo a grupos minoritarios, reducción de la contaminación, participación en programas de mejoramiento comunitario, mejoras relacionadas con el cuidado de la salud, seguridad laboral (Backman, 1975; citado en Carroll, 1999), entre otros puntos que mejoren la calidad de vida de las personas relacionadas directa o indirectamente con las empresas.

Diversos organismos definen la RSE a nivel mundial, no se tiene una definición oficial del constructo, sin embargo las propuestas comparten puntos en común. En México la definición de RSE propuesta por Centro Mexicano para la Filantropía (CEMEFI) considera que "... es el compromiso consciente y congruente de cumplir integralmente con la finalidad de la empresa, tanto en lo interno como en lo externo, considerando las expectativas económicas, sociales y ambientales de todos sus participantes, demostrando respeto por la gente, los valores éticos, la comunidad y el medio ambiente, contribuyendo así a la construcción del bien común". El Pacto Global en Argentina (2004) señala que la RSE es "...Forma de gestión organizacional que promueve mediante la fuerza de la acción colectiva, un civismo empresario responsable, para que el mundo de los negocios pase a formar parte de la solución a los retos que plantea la globalización" (Citado en López, 2013). Según la norma ISO 26000, "... es la responsabilidad de una organización ante los impactos que sus decisiones y actividades ocasionan en la sociedad y el medio ambiente, mediante un comportamiento ético y transparente que: i) contribuya al desarrollo sostenible, incluyendo la salud y el bienestar de la sociedad; ii) tome en consideración las expectativas de sus partes interesadas; iii) cumpla con la legislación aplicable y sea coherente con la normativa internacional de comportamiento; y iv) esté integrada en toda la organización y se lleve a la práctica en sus relaciones". La Comisión Europea (2001)

define la RSE como "...la integración voluntaria, por parte de las empresas, de las preocupaciones sociales y medioambientales en sus operaciones comerciales y sus relaciones con sus interlocutores. Ser socialmente responsable no significa solamente cumplir plenamente con las obligaciones jurídicas, sino también ir más allá de su cumplimiento invirtiendo más en capital humano, el entorno y las relaciones con los interlocutores" (Citado en Gomis, et al, 2009).

Aun cuando no se tiene una definición oficial o única, los elementos en común entre las diferentes propuestas coinciden en la necesidad de considerar que una empresa no solamente tiene responsabilidad en materia de rendimientos para sus propietarios o accionistas, salarios para sus trabajadores o la producción y/o prestación de servicios a sus clientes; sino que las entidades económicas tienen un compromiso superior con la sociedad y el entorno en el que desarrollan sus actividades (OECD). Derivado de lo anterior las empresas deben cumplir con las leyes, pero a la vez deben asegurar un comportamiento ético en sus relaciones tanto internas como externas. El término RSE se ha relacionado a lo largo del tiempo con la filantropía, lo que ha dado lugar a generar la idea de que una empresa socialmente responsable es aquella que contribuye con recursos económicos para el apoyo de diversas causas sociales o medioambientales. La RSE va más allá de la filantropía (CEMEFI), implica acciones más concretas de compromiso y ética empresarial, considera diversas dimensiones (OECD)

Dimensiones de la Rse

La RSE tiene varias dimensiones, a lo largo del tiempo han variado las propuestas de los diferentes autores y organismos. Para Carroll (1999) las dimensiones de la RSE son cuatro: económica, legal, ética y filantrópica. Otros autores consideran que la RSE puede analizarse desde el punto de vista de las relaciones internas y externas de las empresas, especialmente en el caso de corporativos. En la Tabla 1 se presentan las propuestas de algunos organismos.

Tabla 1: Análisis de las Dimensiones de la RSE

Institución	Propuesta	Dimensiones
Pacto Global de la ONU (2000)	Es una iniciativa voluntaria, en la cuál las empresas se comprometen a alinear sus estrategias y operaciones con diez principios universalmente aceptados en cuatro áreas temáticas	Derechos humanos Estándares laborales Medio ambiente Anti-corrupción
Norma ISO 26000	Tiene como propósito fomentar que las organizaciones vayan más allá del cumplimiento legal, reconociendo que el cumplimiento de la ley es una obligación fundamental para cualquier organización y una parte esencial de su responsabilidad social.	Gobernanza de la organización Derechos humanos Prácticas laborales Medio ambiente Prácticas justas de operación Asuntos de consumidores Participación activa y desarrollo de la comunidad
CEMEFI	Consejo Mexicano para la Filantropía	Dimensión económica interna Dimensión económica externa Dimensión social interna Dimensión sociocultural y política externa Dimensión ecológica interna Dimensión ecológica externa

Fuente: Elaboración propia con base en Pacto Global ONU, Norma ISO26000, CEMEFI.

Responsabilidad Social En la Industria Hotelera

En el caso de la industria turística la RSE puede visualizarse como una oportunidad para las empresas, las cuales en el marco de la globalización, enfrentan una demanda de productos y servicios basados en la sostenibilidad y la actuación responsable (Gomis, et al, 2009). La mayor parte de los estudios sobre el tema, se centran en aspectos relacionados al impacto ecológico de la actividad turística (Fernández y Cuadrado, 2011), sin embargo es importante analizar integralmente las actividades de RSE llevadas a cabo por empresas hoteleras considerando otras dimensiones de análisis. El estudio a realizar consistirá en el diseño

de un instrumento con el fin de aplicarlo a propietarios/administradores de hoteles en el municipio de Cihuatlán, Jalisco; se pretende identificar el nivel de compromiso de los empresarios con actividades de RSE, así como la relación de estas actividades con el desempeño de la empresa. Los resultados serán tabulados y analizados empleando el programa estadístico SPSS. El número de empresas que prestan servicios de hospedaje en el municipio según datos de INEGI (DENUE) es de 106 MiPyMEs. El tamaño de las mismas considerando el número de personas que emplean oscila entre 0 y 99 empleados.

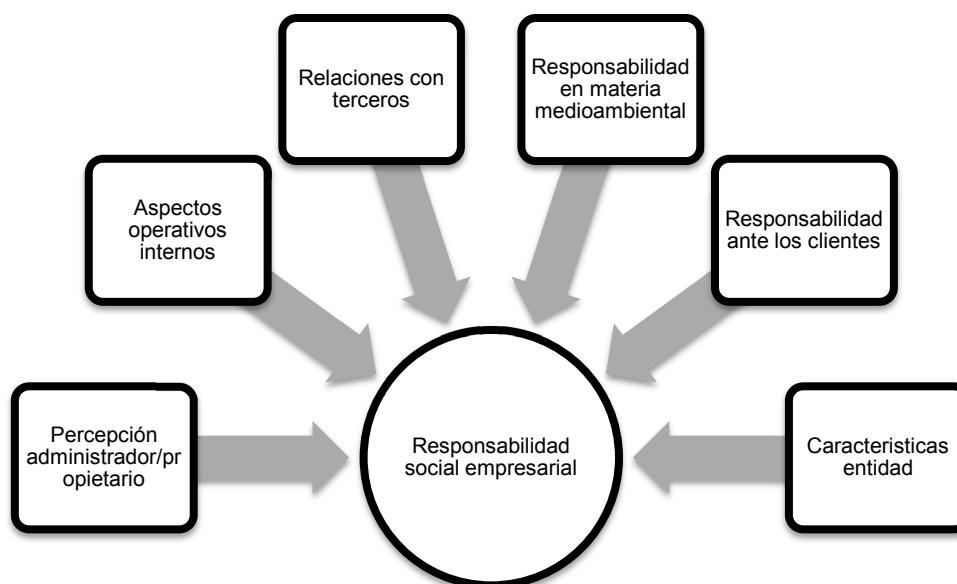
Tabla 2: Tamaño de las Empresas Que Componen la Población

Empleados	Número de unidades
0-5	86
6-10	14
11-30	5
51 -100	1

Fuente: Elaboración propia con base en datos proporcionados por DENUE (2014) INEGI

El 81.13% de las PyMEs del sector son microempresas que tienen de 0 a 5 empleados. El 13.20% de las unidades cuentan con hasta 10 empleados, cinco de los hoteles listados en el DENUE emplean de 11 a 30 personas, mientras que solo un hotel en el municipio emplea a 99 personas. Aun cuando la actividad turística es importante para el municipio, ésta se caracteriza por comprender a micro y pequeñas empresas familiares, operadas principalmente por el propietario o familiares del mismo. Estas empresas atienden principalmente turismo regional o estatal. No se cuenta con infraestructura turística en el municipio, el atractivo principal son las zonas de playa. Los empresarios enfrentan retos constantes, presiones derivadas de la estacionalidad inherente a la actividad turística, incentivos para reducción de costos, entre otros factores; estos aspectos son determinantes en la gestión empresarial y la definición de estrategias. Considerando esto, los incentivos para actuar de manera responsable no son los mismos que pueden tener los directores de corporativos hoteleros sujetos a mayor escrutinio, tanto por parte de gobierno, empleados y clientes. Derivado de lo anterior los aspectos a considerar en el análisis se presentan en la Figura 1

Figura 1: Dimensiones Consideradas Para El Análisis de la RSE en Pymes del Sector Hotelero



Las dimensiones que se considerarán en el análisis atienden tanto a aspectos internos como externos en los cuales la gestión de la empresa tiene poder de decisión. Se evaluará la percepción de la persona que realiza las actividades de gestión, así como algunos aspectos cuantitativos que den soporte a la opinión del entrevistado.

CONCLUSIÓN

La RSE es un conjunto de decisiones empresariales que llevan a una gestión ética y a una relación balanceada de las empresas con su entorno, no solo a nivel económico, si no social y ambiental. El beneficio de estas acciones para las empresas es un punto de análisis, aun cuando no se tienen resultados concluyentes sobre el mismo, la percepción de algunos líderes indica que la relación entre responsabilidad y beneficios a las entidades es positiva (ResponSable). En el caso de los grandes corporativos el acceso a certificaciones, los lleva a divulgar sus actividades para conocimiento de terceros. El caso de las PyMEs es diferente, la gestión responsable dependerá mayormente de la voluntad del propietario/administrador de la misma, los incentivos para llevar a cabo acciones de mejora son diferentes. Las actividades de este tipo de empresas no son objeto de escrutinio, impactan localmente, el mercado no necesariamente las identifica, por lo tanto, la motivación para realizarlas es menor. Como señalan Fernandez y Cuadrado (2011) es importante la concientización de los responsables de los establecimientos hoteleros en materia de RSE, de tal manera que al conocer sus dimensiones puedan identificar los beneficios resultantes de la modificación de sus procesos de gestión. Las limitantes que se han encontrado hasta el momento tienen relación con la negativa del empresario a proporcionar información, así como a la falta de padrones actualizados sobre la prestación de servicios de hospedaje en la Región de la Costa Sur de Jalisco.

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LOS PROYECTOS Y LA INNOVACIÓN COMO UNA RESPONSABILIDAD SOCIAL COMPARTIDA ENTRE EL ASESORADO Y EL ASESOR

Ana Bertha Plascencia Villanueva, Universidad Autónoma de Baja California
Angelica Reyes Mendoza, Universidad Autónoma de Baja California
Fermin Guevara de la Rosa, Universidad Autónoma de Baja California

RESUMEN

Este artículo forma parte de investigación realizada a nivel educación superior durante el ejercicio 2012, y en la cual se cuestionó desde diversos ángulos a una muestra de estudiantes y empresarios acerca de los proyectos y la innovación como una responsabilidad social compartida entre el asesorado y el asesor, detectando que los profesionistas pueden tener su propia perspectiva de lo que es la innovación y su propia percepción de cuál es el impacto en los diversos sectores de la sociedad, sin embargo la visión empresarial es distinta, este artículo fue elaborado en forma empírica, de acuerdo a resultados de la investigación mencionada con la finalidad de influir en el ámbito educativo al conocer los requerimientos del asesorado y las competencias del asesor logrando cumplir las expectativas de las exigencias de las empresas

PALABRAS CLAVE: Educación, innovación, proyecto, estudiante educación superior y responsabilidad social.

SHARED BETWEEN SOCIAL RESPONSIBILITY AND ADVISORY ADVISED

ABSTRACT

This article is part of research conducted at higher education level in the year 2012, and which was challenged from different angles to a sample of students and employers about the projects and innovation as a shared responsibility between the social advice and counsel professionals detecting that may have their own perspective of what is innovation and their own perception of what is the impact on the various sectors of society, however the business vision is different, this article was developed empirically from according to research results mentioned in order to influence the educational environment to meet the requirements of advised and assessor competencies achieved to meet the expectations of business imperative.

JEL: A19, A22, D60, F65, M14

KEYWORDS: Education, Innovation, Project, student higher education and social responsibility.

INTRODUCCIÓN

Los países en el mundo cada vez se percatan más acerca de los cambios que se tienen que dar, estos cambios se relacionan con el impacto mundial del desempleo, según reporte de la Organización para la Cooperación y el Desarrollo Económico (OCDE) de la que forman parte 34 economías mundiales, en septiembre apenas reporta una ligera baja del desempleo, sin embargo en números reporta 44.2 millones de personas que se encuentran actualmente en situación de desempleo.

De acuerdo al reporte, el desempleo juvenil, de personas con edades comprendidas entre los 15 y los 24 años, aumentó 0.3% en septiembre en la zona OCDE y se situó en el 15.1 por ciento, señalando que en algunos países como Grecia y España la mitad de los jóvenes de esas edades está desempleada y que en Italia y Portugal la tasa de desempleo juvenil supera el 42 y el 35% respectivamente

En julio pasado, la tasa de desempleo en México, de 5.2%, se mantuvo entre las más bajas según este reporte.

De acuerdo con información del organismo internacional, México se ubicó como el sexto país con la menor tasa de desempleo en julio pasado, la cual también estuvo por debajo de la tasa promedio de la OCDE, de 7.4% en el séptimo mes del año.

Ello, refiere, a pesar de que el desempleo en México aumentó de 4.9% en junio a 5.2% en julio de este año, tasa que involucró a 2 millones 703,000 personas; es decir, 179,000 más respecto del mes anterior. La OCDE detalla que el desempleo entre las mujeres mexicanas subió de 4.9% en junio a 5.0% en julio, mientras que entre los hombres la tasa pasó de 4.9 a 5.3% en igual lapso.

En tanto, añade, la tasa de desempleo entre los jóvenes mexicanos (de 15 a 24 años) disminuyó de 9.5 en junio a 9.2% en julio, y la de los adultos (más de 25 años) aumentó de 3.8 a 4.3% en el mismo periodo.

En su reporte mensual, la OCDE refiere que en julio del 2014 la tasa de desempleo para el conjunto de 34 países que la integran registró un aumento marginal de 0.1 puntos porcentuales, a 7.4 por ciento. Indica que en julio pasado había 44.8 millones de desempleados en el área de la OCDE (5.1 millones menos respecto de su nivel máximo en abril del 2010), pero todavía 10.2 millones más que en julio del 2008, mes previo al inicio de la crisis.

Al interior de la OCDE, las tasas de desempleo más altas en julio de este año fueron España, con 24.5%, y Portugal, con 14.0%; en contraste, las tasas de desempleo más bajas se registraron en Corea, 3.4%, y Japón, 3.8 por ciento. En julio, la tasa de desempleo entre las mujeres fue de 7.5%, 0.2 puntos porcentuales mayor a la de los hombres, de 7.3 por ciento.

Por otra parte el desempleo y la brecha entre ricos y pobres son los dos temas que más preocupan a los dirigentes mundiales, según el último informe del Foro Económico Mundial (FEM) “Pronóstico sobre la agenda mundial 2015”., con sede en Ginebra, organiza cada enero el Foro de Davos, cita anual de la élite política y económica mundial, y desde el 2010 realiza un sondeo sobre las 10 principales inquietudes que planean sobre la agenda internacional.

En total, 1,800 expertos del Foro respondieron cuáles serían las principales preocupaciones de los dirigentes mundiales en los próximos 12 a 18 meses. Ubicando el avance del desempleo y la desigualdad en los dos primeros puestos muestran cómo ambos problemas se han agravado a escala global; Los expertos apuntaron asimismo a la aparición de dos nuevas tendencias: la competencia geoestratégica (en cuarto puesto) y el ascenso del nacionalismo (octavo lugar).

La falta de liderazgo, en un mundo crecientemente multipolar, pasó del séptimo al tercer lugar en esta edición. La preocupación por el medio ambiente tuvo su reflejo en la lista en tres temas diferentes: el agravamiento de la contaminación en los países en desarrollo (sexto puesto), la multiplicación de desastres naturales (séptimo) y la falta de agua potable (noveno).

La importancia creciente de la salud pública para la economía cerró la lista en décimo puesto, poniendo de manifiesto cómo ha afectado la crisis del abola a la economía a nivel global.

En América Latina la corrupción, la educación y la desigualdad estuvieron a la cabeza; En Europa fueron el impulso al crecimiento económico y la innovación, el paro juvenil y las relaciones entre la Unión Europea y Rusia; En América del Norte, la desigualdad, los vaivenes geoestratégicos y el cambio climático. El continente asiático fueron las tensiones geopolíticas, las reformas económicas y la gestión del urbanismo.

Analizando investigación realizada por Plascencia (2012), en la cual plantea como un probable problema que algunos profesionistas del área contable cuentan con una falta de competencias para la toma de decisiones financieras en la gestión directiva. Bajo estos panoramas de carácter internacional es claro que el mundo atraviesa hasta la fecha por innumerables problemas de carácter económico financiero, que invariablemente afectan a sus habitantes, México, con una población de 118 millones de habitantes según datos del Consejo Nacional de Población (CONAPO), no es la excepción, son innumerables los intentos que realizan los diversos sectores de la población con la finalidad de revertir esta problemática y con ello elevar la calidad de vida de las personas.

Los requerimientos de la sociedad son claros, por una parte la administración pública buscando elevar su recaudación tributaria por otra el ámbito empresarial buscando elevar su productividad, otros tratando de trabajar en forma conjunta las instituciones educativas intentando lograr satisfacer los requerimientos de la sociedad y por último los ciudadanos que se desenvuelven en este entorno, intentando cumplir con todos los requerimientos de esta sociedad, que indudablemente siendo ciudadanos con una alta responsabilidad social se enfocan en la aportación más adecuada al gasto público para lo cual intenta educarse cada cual de acuerdo a sus posibilidades.

La administración pública en México, ha realizado intentos de generar empresa, como por ejemplo la Secretaria de Economía(SEDECO), los municipios y los estados, otorgando recursos ya sea vía financiamiento y asesorías de todo tipo persiguiendo el mismo objetivo la creación de nuevas empresas y con ello promover la creación de nuevas fuentes de empleo, considerando que es una de las probables soluciones a la falta de recursos frescos en la administración pública y como una forma de incentivar la economía, sin embargo las estrategias no han dado los resultados esperados debido a que las empresas que inician sólo logran permanecer 2 años.

Este artículo se enfoca, en los proyectos y la innovación como una responsabilidad social por parte de los futuros empleados y de los empleadores unos fungiendo como asesores y otros como asesorados, y cuál es el impacto en el entorno empresarial, debido a que se considera como una de las posibles soluciones a esta problemática el crear nuevas fuentes de empleo y de que si los estudiantes de nivel superior conocen realmente la información financiera esto probablemente permitirá generar nuevas empresas así como planeaciones y proyectos viables, además de que en determinado momento brindaran asesorías empresariales efectivas demostrando con ello una clara responsabilidad social sin embargo esta responsabilidad social no solo es por parte de los asesores sino que es una responsabilidad compartida también por los asesorados siendo ambos responsables socialmente.

Considerando como palabras clave en el presente artículo y de acuerdo a definiciones contenidas en el diccionario de la real academia española, así como Wikipedia la enciclopedia libre como sigue:

La educación es el proceso multidireccional mediante el cual se transmiten conocimientos, valores, costumbres y formas de actuar. La educación no sólo se produce a través de la palabra, pues está presente en todas nuestras acciones, sentimientos y actitudes. Es también un proceso de vinculación y concienciación cultural, moral y conductual. Así, a través de la educación, las nuevas generaciones asimilan y aprenden los conocimientos, normas de conducta, modos de ser y formas de ver el mundo de generaciones anteriores, creando además otros nuevos.

Probablemente de acuerdo al planteamiento del problema y como una definición de proyecto como una idea que se tiene de algo que se piensa hacer y cómo hacerlo y si se tiene una idea entonces se propicia la innovación que permite cambiar las cosas introduciendo novedades.

La palabra estudiante es un sustantivo masculino o femenino que se refiere al educando o alumno o alumna dentro del ámbito académico, y que se dedica a esta actividad como su ocupación principal

Si se Conjugan los conceptos responsabilidad como la capacidad u obligación de responder por los actos propios, y en algunos casos de los ajenos y social como todo lo relativo a la sociedad o las clases sociales. Entonces parafraseando en una sociedad que se encuentra formada por una reunión de personas familias o naciones, educándose con las formas de ver el mundo de generaciones anteriores y creando nuevas formas en este mundo actual tan cambiante se genera la innovación y en forma conjunta el proyecto. Que de nada serviría si no se cuenta con un proceso multidireccional de adquisición de conocimientos que permite generar la innovación.

REVISIÓN DE LITERATURA

Existe diversa literatura que habla acerca de los proyectos, la innovación y la responsabilidad social como una base argumentativa al respecto diversos autores han escrito como por ejemplo:

Barroso (2008), comenta que el éxito de los tiempos actuales no depende únicamente de la maximización de la riqueza sino del trabajo en equipo de todos los integrantes y/o participantes y ello los lleva a poderse considerar como empresas responsables socialmente.

Vroom y Deci (1979), Es importante saber delegar responsabilidades con la finalidad de desarrollar las competencias necesarias con los conocimientos adecuados y sensibilizándose con los empresarios con el objeto de brindar asesorías de calidad por parte de los LCP.

Medina (1993), Las empresas y su información financiera se puede analizar desde diferentes ángulos y visiones que podrían ser en cuanto al producto y servicio que ofrece primeramente esto tanto en lo interno como en lo externo todo ello con la posibilidad de adaptarse al mercado e identificar el punto de equilibrio y es en ese momento cuando se puede brindar una asesoría de calidad siempre y cuando sea en forma oportuna de la misma manera comenta el autor acerca de la planeación considerándola como un principio de guía de acuerdo a las actividades que realizan las empresas que se pueden ir ajustando durante el tiempo “Podría incluso cambiar de rumbo, cuando sea necesario para alcanzar el objetivo general”

Plascencia (2013), las empresas efectúan aportaciones en sus negocios con la finalidad de obtener un rendimiento y su capital invertido en un tiempo medido y un proyecto debe de ir orientado a la viabilidad de la inversión efectuada. “Un proyecto también pretende demostrar con estudios profesionalmente elaborados que existe una viabilidad de recuperación de la inversión para los que están arriesgando su capital, y demostrar también que no se estaría realizando una inversión que en determinado omento nos aleje de nuestro costo mínimo de oportunidad que una empresa debe de tener considerado”

Torres y Romero (1996) Pág. 137, comentan los autores que un valor agregado es de los componentes más importantes para evaluar la actividad económica, concluyen los autores con que “El valor agregado surge de la diferencia entre los ingresos totales de una empresa y los costos de compra de materias primas, servicios y componentes. Por lo tanto mide el valor de la empresa y agrega a esos materiales y componentes de compra, por medio de su proceso de producción”.

METODOLOGÍA

Este artículo se fundamenta principalmente en una investigación de tipo experimental etnográfica educativa realizada por Plascencia (2012), en la cual aplicó diversos instrumentos con el objeto de darle científicidad

a su investigación entre los cuales se encuentran: observación, nota de campo, cuestionario, entrevista, pretest y posttest a una muestra de 60 estudiantes de educación superior, 30 participando como grupo experimental y 30 como grupo control, el cuestionario fue categorizado y clasificado en 8 categorías de estudio para este artículo sólo se utilizó 1 categoría que es la correspondiente a proyectos e innovación categoría 7, efectuando preguntas conducentes a la hipótesis generando una hipótesis de solución.

RESULTADOS

La muestra manifestó, de acuerdo al cuestionario pre-test y post-test efectuado, en ambos grupos que si les es útil la información financiera para la toma de decisiones, con el objeto de asesorar en forma eficiente y oportuna. Así como que con ello pueden tomar decisiones que contribuyan a la mejora e innovación tanto ellos a nivel de asesoría como a los empresarios, manifiestan también que es una responsabilidad social de los profesionistas de ciencias administrativas los resultados obtenidos o no obtenidos en una empresa al utilizar o bien dejar de utilizar la información financiera para la toma de decisiones ya que con ello se propician áreas de mejora, por otra parte, ambos grupos manifiestan que el no utilizar la información financiera promueve una falta de motivación en todos los involucrados en una empresa al desconocer cuál es la situación financiera real lo que les provoca incertidumbre laboral.

La muestra considero también que los análisis previos para preparar planeaciones financieras y proyectos son importantes, ya que les permite predeterminedar los acontecimientos del futuro y podría promover el incremento de nuevas empresas, debido a que el contar con los conocimientos y habilidades de utilización de la información financiera les generan nuevas ideas, lo que propicia la innovación.

Los objetivos que se persiguen son que los profesionistas tengan oportunidad de brindar asesoría financiera de calidad, despertando una responsabilidad social de los trabajos que efectúen los egresados de una licenciatura en ciencias económico administrativa y preparar planeaciones y proyectos alcanzables contribuyendo con la administración en la generación de nuevas ideas.

Como profesionista de un área contable administrativa, se pretende de igual manera que al desarrollar un proyecto y/o planeación financiera completo motive a los involucrados en una empresa vía el conocimiento a la generación de un proyecto y/o planeación financiera ello les permitirá contar con elementos clave para la toma de decisiones que los llevara forzosamente a la innovación.

Dentro de los cuestionamientos que dirigen a las hipótesis planteadas que se efectuaron relacionados con el problema se encuentra las siguientes:

¿La falta de asesoría de carácter administrativo provoca carencia de competencias para la toma de decisiones financieras en la gestión directiva?

¿Al contar con conocimientos y habilidades de utilización de la información financiera genera nuevas ideas?

¿Cómo considera que se innova al conocer la información financiera?

Al efectuar dichos cuestionamientos se obtuvieron los siguientes comentarios reales y representativos:

Considerando la muestra que se mejora el rendimiento, además de incrementar sus utilidades, adicionalmente comentan que conforme se profundiza en el análisis de la información se generan ideas enfocadas a la mejora de la salud financiera, incluso dependiendo del caso pudieran crearse experimentos para mejora.

Cuando se les cuestiono acerca de ¿Que tan importante es la innovación empresarial? Sus Comentarios reales y representativos fueron que es útil para que una empresa tenga permanencia en el mercado y eventualmente llegar a convertirse en una ventaja competitiva así como que es tan importante porque de esta manera tendremos mucho más competencia con empresas grandes y por lo tanto tendrán más clientes que se interesen en sus servicios o productos.

En el cuestionamiento de que si ¿Considera que es una responsabilidad social el conocer la información financiera para poder asesorar a terceros? La muestra manifestó que “Pues sí, si los empresarios se lo permiten hay ocasiones que existen empresarios ricos y empresas pobres”

Al llevar a cabo el análisis de resultados en forma descriptivo de la categoría 7 Referente a la generación de nuevas ideas, se encuentra una diferencia significativa entre el pre-test y post-test en relación a las respuestas afirmativa “si” en el Grupo experimental, lo cual no sucede con el grupo Control; lo anterior sugiere un cambio en la percepción de los alumnos de LCP, para identificar la importancia en la relación entre el contar con análisis previos y conocimientos de la información financiera que les permite generar nuevas ideas y proyectos alcanzables para la administración.

Estos datos indican una posible sensibilización a este respecto como resultado del tratamiento aplicado y por ende la posible comprobación de las hipótesis No. 2. y 3. Las cuales plantean

2. Impartiendo un curso taller sensibilizando al estudiante de LCP utilizando la información financiera con el objeto de que adquiera las habilidades para brindar asesoría financiera de calidad que propicie las competencias para la toma de decisiones financieras en la gestión directiva.

3. Impartiendo un curso taller en el que se propicie en el estudiante de LCP que influya responsablemente como líder, preparando planeaciones y proyectos alcanzables para la administración aplicando las competencias para la toma de decisiones financieras en la gestión directiva

En relación a los encuestados coinciden en que una causa de cierre de empresas es el no utilizar la información financiera para la toma de decisiones, y de que las decisiones se toman en forma empírica y que es una responsabilidad social, el conocer la información financiera para poder asesorar a terceros.

CONCLUSIONES

La responsabilidad social debe de ser compartida entre el asesor y el asesorado, en un comentario representativo la muestra manifiesta al cuestionársele: ¿Considera que es una responsabilidad social el conocer la información financiera para poder asesorar a terceros? La muestra manifestó que “Pues sí, si los empresarios se lo permiten, porque hay ocasiones que existen empresarios ricos y empresas pobres”

Es realmente impactante debido a que a nivel empresarial se tuviese que tener una percepción similar acerca de los proyectos y la innovación como una responsabilidad compartida entre el asesorado y el asesor, comprobando con algunos de los comentarios vertidos por la muestra que no es así, si están considerando los empresarios incrementar su riqueza guardando discrecionalidad de información, o bien incrementan su riqueza manteniendo las empresas en forma precaria los asesores difícilmente pueden generar innovaciones por mas asesorías que brinden, y entonces si van a existir empresarios ricos y más empresas pobres, abriendo otra nueva línea de investigación ya que sería necesario sensibilizar a los empresarios con el objeto de brindar la información adecuada de tal manera que se generen innovaciones y mejoras que en realidad beneficiarían a diversos sectores de la sociedad.

El actuar con responsabilidad social quizá no se ha logrado sensibilizar a todos los actores de una sociedad determinada ya que cada cual aporta su esfuerzo en propiciar la innovación ya sea en la administración

pública que busca el beneficio general de la población, a nivel empresarial con el sueño de permanecer siendo productivo, como institución educativa transmitiendo a sus estudiantes los conocimientos adecuados a los requerimientos del entorno y como estudiante de educación superior de una licenciatura en ciencias administrativas preparándose tanto para brindar asesorías de calidad como para elevar su calidad de vida.

Esta investigación refleja que si se logra aportar a la sociedad en un corto plazo egresados con conocimientos acerca de la utilización de la información financiera desarrollando en ellos las habilidades de asesoría que propicien la generación de proyectos y/o planeaciones financieras viables para las empresas o bien para desarrollar el emprendimientos individuales invariablemente se detonara la economía en forma positiva, generando innovaciones empresariales que contribuirán en forma importante con el gasto publico elevando el prestigio de la institución por su forma de educar debido a la preparación de sus egresados impactando el entorno en forma positiva por las habilidades desarrolladas con el objeto de que a corto plazo se generen nuevas empresas y fuentes de empleo, que permanezcan en forma sana abriendo espacios donde se involucren estos estudiantes ya sea como empleados o bien como empresarios prósperos lo que contribuirá a una mejoría en la economía.

Se abre una nueva línea de investigación a la realizada por Plascencia (2012), ya que una vez aplicado el tratamiento a los profesionistas, se detecta que sería interesante dados los resultados obtenidos, aplicar el tratamiento a los empresarios siguiendo la misma metodología y contrastar los resultados finales.

Concluyendo que tanto los proyectos como la innovación son una responsabilidad compartida entre el asesorado y el asesor en cuando a que se den la oportunidad ambos de ganar ganar, y con ello no solo ganan el asesor y el asesorado, sino que todos los sectores de la sociedad se benefician por supuesto con la generación de nuevos empleos y la mejora de las empresas en las que se desempeñan jugando el rol que les toca jugar a cada cual.

LIMITACIONES

Una probable limitación sería que los empresarios no deseen generar líneas de mejora e innovaciones y los asesores no puedan contribuir a incluso elevar las utilidades para la empresa se requerirá que la empresas reaccionen en forma empática con sus asesores incrementando probablemente los sueldos como un motivador independientemente de las ofertas de empleo motivadas por el alto desempleo nacional y de esta manera, la riqueza se incrementaría aún mas y la calidad de vida tanto del asesor como del asesorado también.

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Dra. Ana Bertha Plascencia Villanueva es Doctora en Ciencias de la Educación por la Fac. Internacional de Ciencias de la Educación es profesor investigador en la Universidad Autónoma de Baja California, Imparte tanto a nivel Licenciatura como Posgrado la materia de Formulación y Evaluación de Proyectos de Inversión, contactar en Facultad de Ingeniería y Negocios Tecate Baja California, México, Calzada Universidad No. 1 San Fernando Tecate

M.A. Angelica Reyes Mendoza es Licenciada en Administración de Empresas, egresada de la Facultad de Ingeniería y Negocios de San Quintín en el 2007 con distinción al Mérito Escolar, Obtuvo grado de Maestra en Administración, en la Facultad de Ciencias Administrativas y Sociales, en el 2011, actualmente Maestra de Tiempo Completo y Coordinadora de Acreditación y Aseguramiento, en la Facultad de Ingeniería y Negocios Tecate, en la Universidad Autónoma de Baja California.

Dr. Fermín Guevara de la Rosa es Licenciado en Administración de Empresas cuenta con una certificación ANFECA, y con una categoría del programa de calidad académica, cuenta con Maestría en Asuntos Internacionales, así como Doctorado en Ciencias Administrativas, por la Universidad Autónoma de Baja California su labor actual es como profesor investigador tanto a nivel licenciatura como posgrado en la Universidad Autónoma de Baja California.

COMPETENCIAS DE LIDERAZGO Y FINANCIERAS REQUERIDAS EN LA REALIZACION DE PROYECTOS

Ana Bertha Plascencia Villanueva, Universidad Autónoma de Baja California

Angelica Reyes Mendoza, Universidad Autónoma de Baja California

Fermin Guevara de la Rosa, Universidad Autónoma de Baja California

RESUMEN

Este artículo se fundamenta en resultados vertidos en investigación realizada por Plascencia (2013) en donde se considera una muestra a nivel educación superior a la cual se le aplicó una encuesta cuestionario, observando en el análisis de resultados una relación cercana entre las actitudes de liderazgo y las competencias financieras; que en su conjunto pueden influir tanto entre los estudiantes del área contable como en los empresarios ya sea en su relación netamente laboral como en la realización de proyectos financieros viables y con ello beneficiar a su entorno; fue elaborado en forma empírica, de acuerdo a resultados de la investigación mencionada, con la finalidad de influir en el ámbito educativo desarrollando las competencias financieras requeridas con el propósito de identificar áreas de oportunidad tanto a nivel finanzas personales como empresariales.

PALABRAS CLAVE: Competencias, Liderazgo, Finanzas, Proyecto.

SHARED BETWEEN SOCIAL RESPONSIBILITY AND ADVISORY ADVISED

ABSTRACT

This article is based on research conducted by discharges Plascencia (2013) in which a sample is considered a higher education level to which was applied a questionnaire survey, looking at the analysis results, a close relationship between the attitudes of leadership and results financial skills; that may influence overall among both students and employers either its purely working relationship and implementation of viable financial projects and thereby benefit the environment; was developed empirically, according to research results mentioned for the purpose of influencing in education developing financial skills required in order to identify areas of opportunity at both personal and business finances.

JEL: A19, A22, D60, F65, I22, I23, M13

KEYWORDS: Skills, Leadership, Finance, Project.

INTRODUCCIÓN

La educación es un proceso que permite a las personas obtener un aprendizaje que genere un cambio tanto en su persona como en la sociedad; por ello, su importancia resulta indiscutible, ya que el ser humano se convierte en dependiente de ella todos los días de su vida. Así mismo existen diversas maneras de ver y estudiar a la educación, este análisis puede realizarse desde la perspectiva sociológica, biológica, psicológica y filosófica.

En Mexico, La Secretaría de Educación Pública (SEP) es la institución encargada de administrar los distintos niveles educativos del país desde el 25 de septiembre de 1921, fecha de su creación. En el ámbito educativo además, cada una de las entidades federativas posee organismos análogos que regulan y administran la educación que se imparte en los territorios de su competencia, bajo los términos del artículo

tercero de la Constitución Política de los Estados Unidos Mexicanos, la educación se imparte en base al modelo de competencias fundamentado en los Acuerdos 250 para bachillerato y el acuerdo 279 y 244 que especifica las competencias y atributos del maestro a nivel educación superior incorporando también el acuerdo 586 que agrega la necesidad de trabajar las Tecnologías de la Información (TICS).

Este modelo de educación que se sigue de competencias, pretende la preparación de los estudiantes de cualquier nivel de educación hasta su egreso con el objetivo de que adquieran conocimientos, desarrollen habilidades así como actitudes adecuadas, sabiendo ser, hacer y convivir, pretendiendo lograr en primer término una vinculación real con el entorno externo que es lo que persigue el modelo de competencias.

Considerando como palabras clave Competencias, Liderazgo, Finanzas y Proyecto en el presente artículo y de acuerdo a definiciones de acuerdo al presente artículo y fundamentado en el planteamiento del problema como sigue:

Competencias.- Las competencias son las capacidades que requiere un individuo de acuerdo con los diferentes conocimientos a adquirir como, habilidades, pensamientos, carácter y valores de manera integral en las diferentes interacciones que tienen los seres humanos para la vida en el ámbito personal, social y laboral. En concreto las competencias son los conocimientos, habilidades, y destrezas que desarrolla una persona para comprender, transformar y practicar en el mundo en el que se desenvuelve. Wikipedia (2014)

Liderazgo.- Impulsor o iniciador de una conducta social, también como un jefe con la aceptación voluntaria de sus seguidores. Considerando también que es el que va a la cabeza de una clasificación, Diccionario Enciclopédico Ilustrado, Grupo editorial océano Barcelona España (1993).

Finanzas.- Arte o ciencia de administrar los recursos en forma eficaz ética y transparente Plascencia (2014).

Proyecto: Plan que al asignarle un determinado recurso se obtienen resultados; Es una planificación que consiste en un conjunto de actividades que se encuentran interrelacionadas y coordinadas. []La razón de un proyecto es alcanzar objetivos específicos dentro de los límites que imponen un presupuesto, calidades establecidas previamente y un lapso de tiempo previamente definido Wikipedia (2014) Las competencias deben entenderse desde un enfoque sistémico como actuaciones integrales para resolver problemas del contexto con base en el proyecto ético de vida que se plantea cada individuo.

REVISIÓN DE LITERATURA

En todo el mundo cada vez es más alto el nivel educativo requerido a hombres y mujeres para participar en la sociedad y resolver problemas de carácter práctico. En éste contexto es necesaria una educación básica que contribuya al desarrollo de competencias amplias para la manera de vivir y convivir en una sociedad que cada vez es más compleja; por ejemplo, el uso de herramientas para pensar como: el lenguaje, la tecnología, los símbolos y el conocimiento, la capacidad para actuar en un grupo diverso y de manera autónoma.

Existe diversa literatura que habla acerca del liderazgo, las competencias y de los proyectos al respecto diversos autores han escrito como por ejemplo:

Chiavenato (2014) El liderazgo es necesario en todos los tipos de organización humana, ya sea en las empresas o en cada una de sus áreas. Es esencial en todas las funciones de la administración, porque el administrador debe conocer la motivación humana y saber conducir a las personas, es decir, liderar.

De acuerdo con Godoy y Bresó (2013), la práctica de un liderazgo transformacional efectivo, determina en gran parte la motivación intrínseca de sus seguidores, lo cual repercute directamente en su rendimiento organizacional.

Fernández (2000, citado por Granados 2011), menciona que la sobrecarga laboral, se puede manifestar tanto cuantitativa como cualitativamente, ya sea por un exceso de actividades en un determinado periodo o un exceso de horas de trabajo, o bien, como una excesiva exigencia en cuanto a competencias, conocimientos y habilidades del trabajador o un gran nivel de responsabilidad en la toma de decisiones; lo anterior trae como consecuencia estrés e insatisfacción laboral.

Gómez (2008) argumenta que el líder debe interesarse en las personas, manejar las situaciones y estar interesado principalmente en las ideas y conceptos. Así mismo, debe tener las habilidades necesarias para dirigir actividades especializadas, establecer relaciones efectivas con los subordinados, supervisores, compañeros y gente externa, y además tener los conocimientos para la toma de decisiones, solucionar problemas e innovar. Esto lo faculta con factores de poder que en su ejercicio lo convierten en un líder natural.

Vroom y Deci (1979), Es importante saber delegar responsabilidades con la finalidad de desarrollar las competencias necesarias con los conocimientos adecuados y sensibilizándose con los empresarios con el objeto de brindar asesorías de calidad por parte de los LCP.

Medina (1993), Las empresas y su información financiera se puede analizar desde diferentes ángulos y visiones que podrían ser en cuanto al producto y servicio que ofrece primeramente esto tanto en lo interno como en lo externo todo ello con la posibilidad de adaptarse al mercado e identificar el punto de equilibrio y es en ese momento cuando se puede brindar una asesoría de calidad siempre y cuando sea en forma oportuna de la misma manera comenta el autor acerca de la planeación considerándola como un principio de guía de acuerdo a las actividades que realizan las empresas que se pueden ir ajustando durante el tiempo “Podría incluso cambiar de rumbo, cuando sea necesario para alcanzar el objetivo general”

Plascencia (2013), las empresas efectúan aportaciones en sus negocios con la finalidad de obtener un rendimiento y su capital invertido en un tiempo medido y un proyecto debe de ir orientado a la viabilidad de la inversión efectuada. “Un proyecto también pretende demostrar con estudios profesionalmente elaborados que existe una viabilidad de recuperación de la inversión para los que están arriesgando su capital, y demostrar también que no se estaría realizando una inversión que en determinado momento nos aleje de nuestro costo mínimo de oportunidad que una empresa debe de tener considerado”

Torres y Romero (1996) Pág. 137, comentan los autores que un valor agregado es de los componentes más importantes para evaluar la actividad económica, concluyen los autores con que “El valor agregado surge de la diferencia entre los ingresos totales de una empresa y los costos de compra de materias primas, servicios y componentes. Por lo tanto mide el valor de la empresa y agrega a esos materiales y componentes de compra, por medio de su proceso de producción”.

METODOLOGÍA

Este artículo se fundamenta principalmente en una investigación de tipo experimental etnográfica educativa realizada por Plascencia(2012), en la cual aplicó diversos instrumentos con el objeto de darle cientificidad a su investigación entre los cuales se encuentran: observación, nota de campo, cuestionario, entrevista, pretest y postest a una muestra de 60 estudiantes de educación superior, 30 participando como grupo experimental y 30 como grupo control, el cuestionario fue categorizado y clasificado en 8 categorías de estudio para este artículo sólo se utilizó la categoría cuatro que es la correspondiente a Liderazgo, efectuando preguntas conducentes a la hipótesis generando una hipótesis de solución y una de causa que impactan a esta categoría.

RESULTADOS

Analizando investigación realizada por Plascencia (2012), en la cual plantea como un probable problema con el que se enfrentan algunos profesionistas del área contable de que probablemente cuentan con una falta de competencias para la toma de decisiones financieras en la gestión directiva, identificando también que las competencias adquiridas es probable que no los orienten a contar con actitudes que demuestren liderazgo para la toma de decisiones acompañadas de las habilidades idóneas adquiridas al utilizar la información financiera para la toma de decisiones, ubicándolos en la posición de no realizar proyectos viables tanto para las empresas como en sus propios planes de vida.

Esto abre otra línea de investigación posterior a la realizada por Plascencia (2012), en la cual se reporta como conclusión que efectivamente algunos estudiantes del área contable, no utilizan la información financiera para la toma de decisiones, lo que no los coloca en posición de liderazgo.

Para demostrar lo anterior Plascencia (2012), desarrollo una hipótesis de causa y tres de solución, mediante una investigación de tipo Experimental, Etnográfico con algunos elementos Estadísticos como frecuencias y porcentajes siendo un problema que abarcó las áreas de estudio de finanzas personales, toma de decisiones, información financiera así como educación y desarrollo, aplicando un cuestionario que fue categorizado de acuerdo a escala de likert aplicado a 60 estudiantes del área contable tanto en un pre-test como en un post-test, dentro de las categorías contenidas en este cuestionario se encuentra la siguiente que es la cuatro que emite los siguientes resultados.

Categoría 4 Promover el Liderazgo quedando clasificada en dicha investigación como categoría 4, al analizar los datos vertidos en la tablas 33, 34, 35, y 36 se encuentra una diferencia significativa entre el pre-test y post-test en relación a las respuestas afirmativa “si” en el Grupo experimental, lo cual no sucede con el grupo Control; lo anterior sugiere un cambio en la percepción de los alumnos de que al entender la forma como se debe de utilizar la información financiera ubica en posición de liderazgo para la toma de decisiones a los estudiantes del área contable.

Las preguntas conducentes a las hipótesis correspondientes a esta categoría fueron:

¿Sería para usted más fácil tomar decisiones para ejercer su liderazgo el entender perfectamente la información financiera?

¿Porque considera lo anterior?

¿Considera que el conocer la información financiera ubica en posición de liderazgo?

Estos datos indican una posible sensibilización a este respecto como resultado del tratamiento aplicado y por ende la posible comprobación de las hipótesis No. 1, y 3. Las cuales plantean

1. En algunos estudiantes de Contaduría Pública, la falta de conocimientos e información sobre finanzas, así como la falta de liderazgo, provocan la carencia de competencias necesarias para la acertada toma de decisiones financieras en la gestión directiva.

3. Impartiendo un curso taller en el que se propicie en el estudiante de LCP que influya responsablemente como líder, preparando planeaciones y proyectos alcanzables para la administración aplicando las competencias para la toma de decisiones financieras en la gestión directiva

Los entrevistados manifiestan que la información financiera es poder y el poder te da liderazgo, así como que, toda empresa debe de saber hacia dónde va y eso te lo brida una planeación o un proyecto después de haber efectuado un buen análisis financiero.

CONCLUSIONES

El estudiar en modelos educativos que manejan las competencias permite a los estudiantes del área contable adquirir los conocimientos pero de la misma manera desarrollar las habilidades adquiriendo actitudes positivas.

Como hallazgos importantes se detecta que algunos de los estudiantes de séptimo semestre del área contable dicen conocer de acuerdo a la muestra utilizada, la información financiera, sin embargo desconocen la utilidad que se le debe de dar a la misma, que encamine a tomar decisiones financieras que propicien el liderazgo efectivo en las empresas.

Esta investigación arroja una nueva línea de investigación adicional a la que había planteado Plascencia(2012), que sería enfocarse a el desarrollo en específico de actitudes de liderazgo que propicien la elaboración de proyectos viables y con ello beneficiar al entorno existiendo una relación muy cercana entre las actitudes de liderazgo y las competencias financieras, que en su conjunto pueden influir tanto entre los estudiantes como en los empresarios en su relación netamente laboral en cuanto a la realización de proyectos financieros viables y con ello beneficiar a el entorno en donde se ubican.

LIMITACIONES

Las limitaciones son que quizá hace falta un cambio de paradigma en cuanto a que los estudiantes del área contable que actualmente se enfocan específicamente en lo fiscal dejando de lado actividades que permitan su desarrollo de actitudes de liderazgo, probablemente provocado por la alta concentración que se requiere en el estudio de las nuevas reformas de carácter fiscal dejando de lado aquellas actividades que les permiten desarrollar sus actitudes de liderazgo, considerándolas como una probable pérdida de tiempo, debido principalmente a que no pueden observar resultados a corto plazo.

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BIOGRAFÍA

Dra. Ana Bertha Plascencia Villanueva es Doctora en Ciencias de la Educación por la Facultad Internacional de Ciencias de la Educación, Profesor Investigador en la Universidad Autónoma de Baja California, Imparte tanto a nivel Licenciatura como Posgrado la materia de Formulación y Evaluación de Proyectos de Inversión, contactar en Facultad de Ingeniería y Negocios Tecate Baja California, México, Calzada Universidad No. 1 San Fernando Tecate

M.A. Angelica Reyes Mendoza es Licenciada en Administración de Empresas, egresada de la Facultad de Ingeniería y Negocios de San Quintín en el 2007 con distinción al Mérito Escolar, Obtuvo grado de Maestra en Administración, en la Facultad de Ciencias Administrativas y Sociales, en el 2011, actualmente Maestra de Tiempo Completo y Coordinadora de Acreditación y Aseguramiento, en la Facultad de Ingeniería y Negocios Tecate, en la Universidad Autónoma de Baja California.

Dr. Fermín Guevara de la Rosa es Licenciado en Administración de Empresas cuenta con una certificación ANFECA, y con una categoría del programa de calidad académica, cuenta con Maestría en Asuntos Internacionales, así como Doctorado en Ciencias Administrativas, por la Universidad Autónoma de Baja California su labor actual es como profesor investigador tanto a nivel licenciatura como posgrado en la Universidad Autónoma de Baja California.

CONTEXTO DE LA PROBLEMÁTICA DE LA CADENA DE ABASTECIMIENTO DESDE LA PERSPECTIVA LATINOAMERICANA: UNA MIRADA HACIA EL ENFOQUE DE DIRECCIONAMIENTO DE LAS EMPRESAS EN EL VALLE DEL CAUCA

Santiago Roldan Zuluaga, Universidad Autónoma de Occidente

RESUMEN

El presente artículo es resultado del análisis de una investigación que permitió caracterizar el estado de la cadena de abastecimiento en seis sectores productivos del Valle del Cauca; presentando un diagnóstico que posibilitara la construcción de una propuesta de mejoramiento de los procesos administrativos al interior de las empresas. La mirada por la cual se aborda este artículo se centra principalmente en la problemática central de la cadena de abastecimiento radica en la complejidad de los sistemas y subsistemas que agrupan la gestión de la misma desde la estructura de las organizaciones y como estas asumen sin ninguna estrategia el desarrollo de una gestión óptima de las operaciones que implica asumir el reto de los negocios internacionales.

Palabras claves: Transformación Productiva, Cadena de Abastecimiento, Logística, Procesos, Estrategias, Indicadores, Ventaja Competitiva

CONTEXT OF THE PROBLEM OF THE SUPPLY CHAIN FROM A LATIN AMERICAN PERSPECTIVE: A LOOK INTO THE ROUTING APPROACH COMPANIES IN THE VALLE DEL CAUCA

ABSTRACT

This article is the result of analysis for research that characterize the state of the supply chain in six productive sectors of the Valle del Cauca; presenting a diagnosis that would enable the construction of a proposed improvement of administrative processes within firms. The look why this article addresses main focuses in mind the central problem of the supply chain lies in the complexity of the systems and subsystems that group managing it from the structure of organizations and how are you assume no strategy development of optimal management operations involved the challenge of international business.

JEL: M15, M16, M19

Keywords: Information and Communication Technology, Supply Chain, Strategy

INTRODUCCION

Una cadena de abastecimiento puede ser el resultado de un sistema complejo debido a que posee diferentes actores que forman estructuras de retroalimentación y efectos de retardos en su comportamiento. En los sectores evaluados para esta investigación la problemática central radica en los diferentes comportamientos dinámicos generados por cambios en los factores exógenos, como la forma en como la demanda de materias primas para la transformación, las habilidades del talento humano contratado para asumir los retos de la internacionalización de la organizaciones, la experiencia adquirida por las empresas y los tiempos de aprovisionamiento de las materias primas, los cuales interactúan con las variables endógenas del sistema,

y el flujo de los materiales, la información y retroalimentación. Los sistemas en la cadena de abastecimiento son evolutivos, dinámicos y adaptativos en diferentes estados, como consecuencia de las condiciones anteriores de las diferentes variables. Para Sterman la complejidad de la dinámica de estos sistemas surge porque estos se reflejan en las siguientes características:

Los sistemas son dinámicos: ya que los indicadores cambian en el tiempo en como las organizaciones empiezan a medir su productividad en aras de la competitividad. *Los sistemas están fuertemente entrelazados:* ya que los diferentes actores de la cadena interactúan entre ellos y con el mundo, todo está conectado con todo lo demás. *Los sistemas son gobernados por la retroalimentación:* la manera jerárquica de los procesos de internacionalización postulados desde las normatividad de los gobiernos hacen que los enlaces entre los diferentes actores consideren adaptarse a nuevas condiciones alterando los indicadores y proponiendo nuevas formas de medición en el desempeño de las organizaciones en momentos en donde la internacionalización es la salida económicas de un país en desarrollo. *Los sistemas no son lineales:* Sin duda, un cambio en un eslabón hace que el efecto no sea proporcional a la causa. *Los sistemas son dependientes de la historia:* muchas acciones son irreversibles, esto significa que tomar una vía u opción excluye tomar las otras y se determina el destino final. Esta investigación demuestra en algunos aspectos que la problemática también radica en el grado de apropiación que tienen las organizaciones sobre dos conceptos que son complejos.

Por un lado la productividad y del otro la competitividad. El Ministerio de Comercio, Industria y turismo (MinCIT) ha reunido los dos conceptos para dar un marco conceptual del alcance que la Dirección Nacional de Planeación (DNP) planteo en el documento CONPES 3527 en su política de Competitividad y Productividad cuyos principios prevalecen en: Atracción de la inversión a través de la promoción y difusión de mecanismos de inversión tales como los Contratos de Estabilidad Jurídica y las Zonas Francas, en los cuales la Dirección analiza las solicitudes de los CEJ y expide los conceptos sobre la viabilidad de declaratorias de las zonas francas del país. Formulación, implementación, concertación y evaluación de planes y programas, como parte de la Comisión Nacional de Competitividad, en desarrollo de la Política de Productividad y Competitividad, con el fin de mejorar la productividad de las empresas y la competitividad de los productos y servicios del país.

Coordinación nacional de la estrategia de competitividad regional en el marco de las Comisiones Regionales de Competitividad del Sistema Nacional de Competitividad (Decreto 2828/2006), a través de la formulación e implementación de Planes Regionales de Competitividad, los cuales se articulan a la Política Nacional de Productividad y Competitividad (CONPES 3527 de 2008), Contribución al desarrollo de la política de Transformación Productiva sectorial de comercio, industria y turismo en desarrollo de la política de Productividad y Competitividad. Promoción de reformas, regulación y políticas para el mejoramiento de la infraestructura, la logística y el transporte nacional, la adopción y uso de las TIC en las MIPYMES, así como el desarrollo de la CT&I en el sector productivo colombiano. Coordinación del Programa de Asociatividad Empresarial y Clusters en las diferentes regiones del país. Coordinación de los eventos de promoción a la productividad y competitividad: “Encuentro Nacional de Competitividad Colombia Compite” y “Colombia Crece”, “Consultorios Empresariales”; y realización de su seguimiento. Desarrollo y coordinación del Registro Nacional de Personas que dominan el Inglés “Ispeak” dirigido a apoyar los sectores que hacen parte del programa de Transformación Productiva. Coordinación del Portal e-regulation, quien brinda información acerca de los trámites y pasas necesarios para invertir en Colombia.

REVISION BIBLIOGRÁFICA

En el contexto la productividad está ligada a indicadores económicos que impactan a los sectores productivos y formulan derroteros para alcanzar las metas propuestas por el Gobierno Nacional de incrementar los recursos para que las organizaciones puedan operar en economías globalizadas. Elevar la productividad significa encontrar mejores formas de emplear con más eficiencia la mano de obra, el capital

físico y el capital humano que existen en la región, en el contexto del Valle del Cauca. Una de las maneras estándar de medir los aumentos de eficiencia es calcular los incrementos de la productividad total de los factores (PTF), es decir, la eficiencia con la que la economía transforma sus factores de producción acumulados en productos. Cuando se declara un crecimiento de la PTF del 1%, esto equivale a decir que se obtuvo 1% más de producto a partir de los mismos recursos productivos. Esta es la medición preferida de productividad, pese a que es difícil de calcular porque requiere medir todos los insumos empleados en la producción, algo que no siempre es factible. Si se considera que la productividad es el arte de lograr más con lo mismo, las políticas encaminadas a elevar la productividad deberían ser las favoritas de todo sistema político. Lamentablemente, el crecimiento de la productividad es una tarea compleja en la que es necesario identificar las políticas adecuadas, entender los conflictos que existen entre objetivos diferentes, conseguir los recursos para poner en práctica esas políticas, lidiar con quienes prefieren el statu quo u otras políticas y mantener esfuerzos sostenidos en ámbitos complementarios hasta que se obtengan resultados aunque la tarea se convierta en algo incierta. La productividad de un país es el resultado de la combinación de acciones de millones de empresas y trabajadores individuales. Con pocas excepciones, ninguna acción aislada de una compañía o un trabajador puede ser suficientemente importante como para tener un impacto mensurable en la productividad agregada. Pero la suma de todas las acciones es decisiva. Para entender la tragedia de la baja productividad en la región es necesario no solo entender cómo las políticas individuales (tributaria, social, comercial, crediticia) influyen en la productividad, sino también cómo influye la economía política de un país. Por otro lado la competitividad reúne una serie de variables macroeconómicas dispuestas en la metodología utilizada por la DNP, extraída del informe trimestral sobre las perspectivas de los mercados emergentes de Morgan Stanley Dean Witter de 1999.

La muestra escogida es de seis países: Argentina, Chile, Colombia, México, Perú y Venezuela. Brasil no fue incluido debido a la alta volatilidad de sus principales indicadores en la década de los noventa y a su considerable peso relativo, lo que generaría un sesgo en la muestra. Los datos provienen de diversas fuentes, siendo las más importantes: el DNP, Morgan Stanley, Cepal y Goldman Sachs. Las variables escogidas reflejan la situación macroeconómica relativa de cada país teniendo en cuenta los siguientes indicadores: Crecimiento real PIB, PIB Per cápita (US\$), Cambio anual reservas internacionales (US\$ billones), Déficit sector público no financiero (% PIB), Déficit primario del gobierno nacional central (% PIB), Tasa de desempleo por trimestres, Ahorro nacional (% PIB), Crédito de sistema financiero al sector privado (% PIB), Tasa de interés real (Depósitos), Inflación (Promedio anual), Balanza comercial (% PIB), Deuda externa total (% del PIB), Servicio de la deuda externa (% Exportaciones de B y S. no financieros), Meses de importaciones cubiertos por las reservas internacionales. Al presentar esta relación estrecha de los dos conceptos vemos como las organizaciones se deben acoplar a los modelos políticos y económicos dispuestos en el momento y la manera en como las empresas reúnen el conocimiento suficiente para que asuman el reto de internacionalizarse. El comercio impulsa la productividad (Fernandes, 2007). En ese orden de ideas se puede inferir que los costos que acarrea la internacionalización para las empresas pueden influir en la productividad como también puede influir a la distorsión de sus ingresos por la falta de preparación para asumir este tipo de procesos, lo que acarrea la reasignación de recursos en la economía por parte de entes gubernamentales.

En otra parte se encuentran los costos en aranceles, que son ciertamente los obstáculos más visibles para el comercio aunque no los únicos. En términos generales, los costos de asumir el comercio exterior como bitácora para la competitividad transmiten deterioro financiero en materia de productividad, incluyendo todos los gastos realizados para hacer llegar un bien hasta el usuario final en distintos mercados y con distintos entornos, entre ellos los costos de distribución física internacional (DFI) y los ocasionados por la reglamentación y las diferencias de moneda o de idioma como lo enuncian Anderson y van Wincoop, 2004, en un estudio sobre las variables que inciden directamente en la cadena de abastecimiento en su documento Trade Cost. Los análisis empíricos en los cuales se da seguimiento a muchos de estos costos no arancelarios en los flujos comerciales son muy diversos, pero a menudo tropiezan con dificultades para medir las barreras correctamente. No obstante, la mayoría de los estudios son inequívocos en lo que se refiere a la

importancia estadística y económica de estos costos en la restricción de los flujos comerciales, sean barreras técnicas tales como las relacionadas con la salud, la reglamentación sanitaria y ambiental o normas industriales, de calidad y de seguridad (Otsuki y Wilson, 2008), regulaciones mercantiles (Freund y Bolaky, 2008) o efectos cambiarios (Rose, 2000; Glick y Rose, 2002; Micco, Stein y Ordóñez, 2003; Frankel, 2008).

METODOLOGÍA

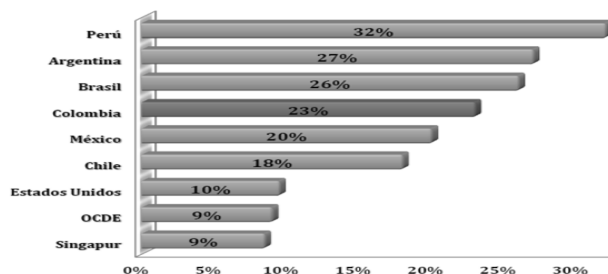
A partir de unas entrevistas en profundidad y encuestas con directivos de empresas de los sectores representativos del Valle del Cauca seleccionados a partir de su impacto en importaciones y exportaciones, se encontró que uno de los traspiés que sufren las empresas en la región del Valle del Cauca obedece a la falta de dimensionar los sistemas logísticos como parte central del eslabón de la cadena de abastecimiento para incursionar en procesos de internacionalización. Existen por lo menos 3 factores por los cuales los costos de transporte se diferencian de los aranceles. El primero, radica en entender que los costos de transporte son sumamente variables, dependen de una coyuntura económica y de la inversión en infraestructura vial, marítima y portuaria. La incertidumbre sobre estos costos comúnmente está asociada a estas castigando severamente los otros procesos de internacionalización de los principales clusters productivos del Valle del Cauca como lo son Azúcar, Pulpa y Papel, Construcción, Llantas y Caucho, Cosméticos, Plásticos, Textil y Confecciones.

En un segundo lugar, a diferencia de los aranceles, los costos de transporte no son un porcentaje simple y del precio de los productos. Los costos de distribución física internacional tienen un componente unitario que depende de varias características como lo son peso, volumen y carácter perecedero. Estas características varían mucho de un producto a otro y, por ende, tienen implicaciones muy diferentes para los efectos del comercio en la productividad, particularmente cuando se combinan con los rasgos geográficos y la infraestructura del país. Si los costos de transporte son suficientemente altos como para desincentivar la competencia debido a las características intrínsecas del bien, la mala infraestructura del país o una combinación de ambos factores son antecedentes suficientes para que un país no asuma una postura comercial frente a la globalización. Y un tercer lugar, los costos de transporte no se imponen de manera improvisada, sino que responden a indicadores tales como los flujos comerciales, la calidad de la infraestructura para el comercio desarrollada en el país y el grado de competencia en la industria del transporte. En consecuencia, la reducción de los costos de transporte no se limita a la economía política de la protección, sino que requiere medidas de política más complejas que aquellas que se toman en el marco habitual de la liberalización del comercio. Tomando los argumentos de juicio de estas características distintivas bastaría para justificar un análisis más detenido del efecto de los costos de transporte en la relación entre la productividad y la competitividad como proceso estratégico macro de la cadena de abastecimiento.

La figura 1 muestra cómo esta Colombia frente a otros países de Latinoamérica frente a los costos logísticos que se asumen en los procesos de internacionalización. Un estudio desarrollado por Agencia Nacional de Infraestructura retoma el tema central de los costos de distribución física internacional y como estos afectan inciden en la decisión de las organizaciones de asumir la internacionalización.

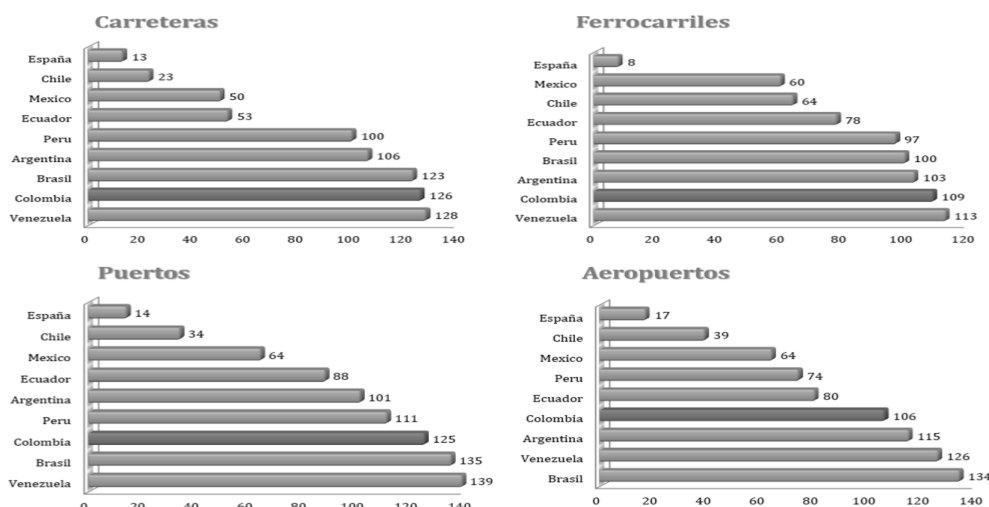
La figura 2 ilustra un punto fundamental, el tema de los costos de transporte es importante en América Latina en gran parte porque en la actualidad los fletes representan un obstáculo mucho mayor al comercio que la tasa arancelaria. Esta característica no es exclusiva de la economía colombiana sino que se observa en toda la región, pero a pesar de las circunstancias no deja de ser un foco negativo en las políticas de desarrollo comercial de los países a favor del intercambio.

Figura 1: Costos Logísticos Cómo % del PIB



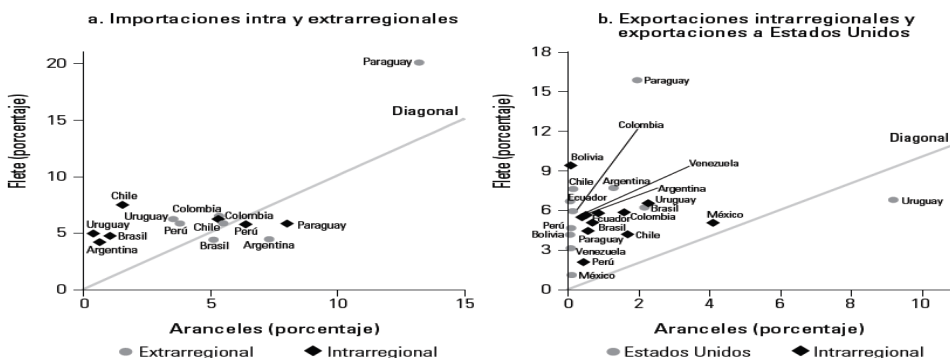
Fuente: Barbero (2010). *La logística de cargas en América Latina y El Caribe, una agenda para mejorar su desarrollo.*

Figura 2: Competitividad en la Infraestructura Colombiana



Fuente: Global Competitiveness Report – 2012 / 2013 World Economic Forum

Figura 3: Relación Entre los Fletes y los Aranceles en América Latina



En el figura 3 se observa otro de los inconvenientes en la relación de costos de flete versus costos en aranceles. En Colombia se identifica como síntoma estos factores como equiparables con respecto a otros países en donde el costo del arancel porcentual es más alto pero se ve compensado desde la operación misma en materia de negociación con los fletes. El panorama general del comercio intrarregional y

extrarregional en América Latina para el caso de las importaciones, que se muestran en la figura 3, los costos de transporte son mayores que los aranceles por un gran margen. En consecuencia la mayoría de los países que están a la izquierda de la diagonal. Incluso en las pocas excepciones los países que están a la derecha de la diagonal, los aranceles son demasiado pequeños en relación con los gastos de flete como para justificar una agenda comercial basada únicamente en barreras arancelarias.

En el segundo esquema de la Figura 3 se presenta el caso de las exportaciones; en donde la composición de los productos y del mercado de estos dos flujos es notablemente diferente, los datos sobre las exportaciones podrían contar una historia distinta. Infortunadamente, solo se dispone de datos sobre los costos del comercio relacionados con las exportaciones a Estados Unidos y a cinco países de América Latina. De todas maneras, es obvio que el predominio de los gastos de flete en comparación con los aranceles es aun más pronunciado, con todos los países situados a la izquierda de la diagonal. Hasta ahora, los problemas de productividad en aras de la competitividad, se han centrado en la dimensión internacional de los costos de distribución física internacional, es decir, los gastos realizados para trasladar bienes desde el costado del buque o del avión en el puerto o aeropuerto de salida hasta el costado del buque o del avión en el puerto o aeropuerto de entrada.

La razón principal de este enfoque internacional es la conveniencia analítica, porque la recopilación de datos sobre los gastos de flete interno presenta dificultades. Sin embargo, el cómputo de los costos de transporte solo entre fronteras genera arbitrariedades y desigualdades. Igual que los costos de transporte internacional, los costos elevados de transporte dentro de un país pueden socavar el impacto positivo del comercio en la productividad, ya sea mediante los efectos de la reasignación, los efectos de disciplina de las mayores importaciones o ambos mecanismos. Por ende una reducción de los costos de transporte nacional podría mejorar la asignación de recursos entre las regiones y los sectores de la economía, lo cual aumentaría la productividad agregada de forma semejante a las ganancias clásicas del comercio internacional.

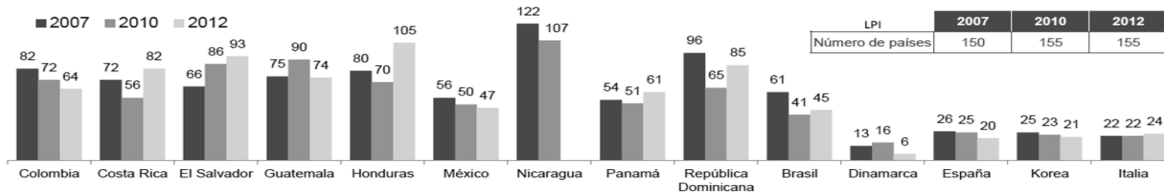
RESULTADOS

Para el análisis de los factores claves de desempeño de la cadena de abastecimiento en los sectores enunciados en el Valle del Cauca, el estudio tuvo en cuenta un análisis de los documentos en donde se esbozan indicadores de desempeño logísticos y de transporte internacional. Sobre esa base se confrontó junto con un instrumento de valoración la experiencia de profesionales que tienen responsabilidades en las áreas de negocios internacionales, comercio exterior, logística, importaciones y exportaciones de las empresas valoradas para los resultados concluyentes. Los Indicadores internacionales Logísticos y facilitación del comercio que soportan el documento fueron: Índice de desempeño logístico (LPI), Índice de la competitividad global (GCI), Índice de la Facilitación Comercial (ETI), Índice Doing Business (DB), Índice de Conectividad Marítima (LSCI).

A nivel general Colombia ha registrado una mejora significativa en el LPI, tanto en lo que respecta a su posición en el ranking (subiendo 18 posiciones), como a la puntuación en sí del índice. Al compararse con los otros países de la región, se trata con diferencia de la tendencia más positiva en Mesoamérica, impulsado por los cambios en aduanas, infraestructura, y competencia logística, principalmente. Para las importaciones realizadas por estos modos de transporte, se resalta que Colombia registra el doble de tiempo que países CIVETS (Colombia, Indonesia, Vietnam, Egipto, Turquía, y Sudáfrica), BRICS (Brasil, Rusia, India China, Singapur) y OECD (Organización para la Cooperación y el Desarrollo Económico) para hacer importaciones. Esto se debe principalmente a las dificultades que tienen los puertos marítimos hoy en día, en lo concerniente a: la salida de la mercancía del recinto portuario, a causa de la saturación de los mismos, y a las inspecciones que se realizan. Colombia y México tienen los fletes más altos de la región en lo que se refiere a comercio exterior por vía marítima/aérea. Estos mismos países también tienen costos superiores a los de países CIVETS, BRIC y OECD incluidos en los estudios soportes de esta investigación, y sólo son

superados por Bolivia y Venezuela. Para valorar apropiadamente la competitividad de los precios ofrecidos, cabe tener en cuenta el contexto económico, y las distancias recorridas, principalmente, y en especial para el modo carretero, el cual sufre de altos tiempos muertos en pasos de frontera y puertos. Asimismo., cuando son distancias cortas entre puertos, los costos de transporte son altos debido a los altos tiempos muertos, y al hecho de tener que regresar en vacío a sus origen, en algunos casos.

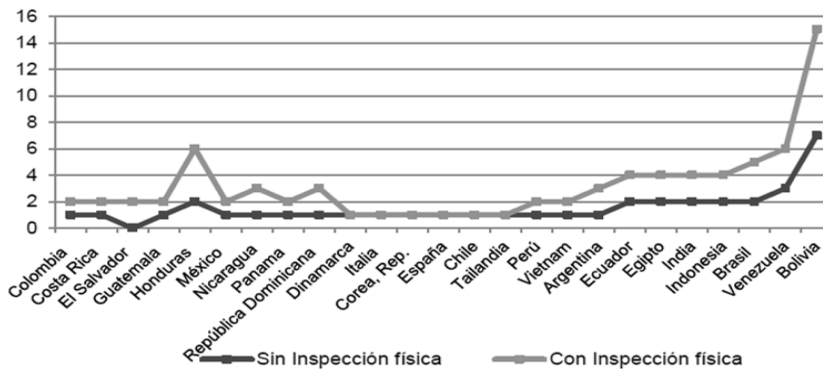
Figura 4: Comparativa de Resultados LPI 2007, 2010 Y 2012. Ranking Global



Fuente: LPI 2007, 2010 y 2012

Colombia se encuentra en una relativa buena posición en lo que concierne a los costos de exportación; sin embargo, su posición comparativa empeora para los costos de importación, aunque con una oferta menos competitiva que otros países latinoamericanos como México, en lo que respecta a la exportación para los transportes aéreo y marítimo. En cuanto al número de documentos para importaciones, Colombia sale muy bien librada en el índice de comercio exterior.

Figura 5: Número de Documentos Para Importar y Exportar. LPI, 2012



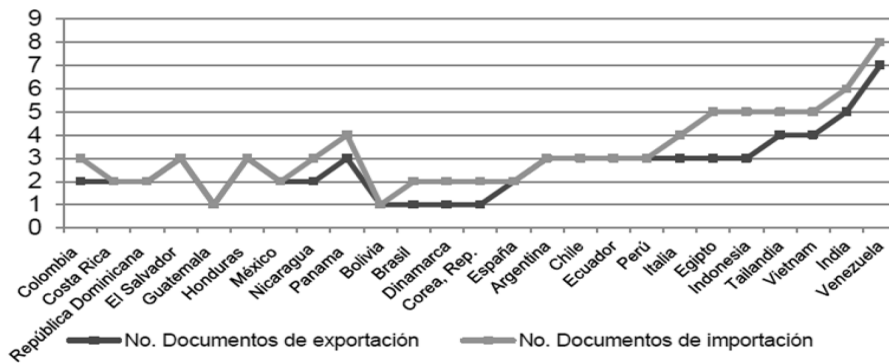
Fuente: LPI 2012

En línea con el anterior indicador las figuras 5 y 6 muestran que Venezuela, Panamá y Honduras son los países en donde con más frecuencia ocurren inspecciones físicas al importar mercancía, registrándose estas inspecciones físicas en un 40% de las veces, seguido por Guatemala (20%), República Dominicana (15%), Nicaragua (12,5%) y Colombia (12,5%).

La Competitividad un Paradigma En las Empresas del Valle del Cauca

Los resultados obtenidos en el presente estudio a partir de una serie de entrevistas y encuestas a las personas que tienen injerencia a nivel organizacional sobre los aspectos que involucran los procesos de internacionalización evidencian claramente que no existe una estructura adecuada para asumir los retos que enfrenta la región al insertarse de manera eficiente al intercambio comercial. Es necesario entonces desarrollar estrategias que permitan que cada uno de los sectores empresariales unifique criterios en materia de internacionalización como aparecen en la Tabla 1.

Figura 6: Tiempos con y Sin Inspección Física Para Importar LPI, (En Días)



Fuente: LPI 2012

Dado lo anterior la política de competitividad emanada en el documento CONPES plantea una profundización de la Economía mediante los acuerdos comerciales y de inversión, incorporar la asociatividad empresarial y el desarrollo de Clúster de tal forma que se incentive los negocios internacionales. Para ello se busca solucionar las deficiencias identificadas en la financiación de proyectos de infraestructura y en la regulación de la normatividad asociadas al transporte de carga, la infraestructura y la logística, el gobierno nacional plantea cinco estrategias y objetivos que garantizaran al año 2032 el mejoramiento de diferentes sectores de la economía los cuales se convertirían en sectores de clase mundial como lo son cosméticos, industrias gráficas, confecciones, tecnologías TIC's (Tecnologías de Información y Comunicación), turismo de salud, industrias farmacéuticas, papel y cartón, industria del cuero y sector de autopartes. El retraso en infraestructura se ha traducido en mayores costos para las empresas, como lo refleja la Encuesta Nacional de Logística 2008, realizada por el Departamento Nacional de Planeación (DNP), en la cual se indica que 37% de los costos logísticos en Colombia está concentrado en el transporte interno; 33%, en el transporte internacional; 11%, en costos indirectos; 8%, en costos portuarios; 5%, en costos en el contenedor; 4%, en costos aduaneros, y 2%, en costos de la documentación dado lo anterior desde este mismo año el gobierno nacional encamina sus esfuerzos al mejoramiento de la competitividad y la productividad, los diagnósticos realizados por el Doing Business del Banco Mundial para el año 2013 muestran un descenso en el factor desempeño Económico en lo que se refiere al subfactor de Comercio Internacional ocupando el puesto 49 en el año 2012 y el 52 en el presente año.

CONCLUSIONES

Los estudios analizados en la presente investigación como soporte para confrontar los hallazgos resultantes del análisis de los sectores fueron valorados individualmente, ya que cada uno está enfocado en evaluar diferentes elementos sobre el desarrollo de los procesos que intervienen en la cadena de abastecimiento, y por lo tanto no son 100% comparables todas las variables que se presentan. En este sentido, mientras el Doing Business se focaliza en evaluar aspectos relacionados con la competitividad de los países para hacer negocios, dejando a un lado los aspectos de infraestructura, logísticos (incluye un aparte de comercio transfronterizo) y aduanales, el Índice de Desempeño Logístico es en sí el conjunto de aspectos que influyen en la cadena logística de carga de un país. Un referente clave para nuestra investigación si se tienen en cuenta que el Valle del Cauca, como la región del pacífico colombiano que se perfila como una región propicia para el intercambio y el desarrollo comercial del país. De manera similar, el Índice de Competitividad Global concentra sus esfuerzos en valorar la competitividad en donde solo existe una variable que incide directamente con la evaluación logística y de transporte. Así mismo, el Índice de Facilitación Comercial valora aspectos que determinan la calidad de los procesos de facilitación del comercio.

Todo lo anterior como un referente para poder entender cómo se articulan los procesos organizacionales de las empresas del Valle del Cauca para asumir retos en materia de internacionalización. Finalmente, se debe

resaltar que la evaluación de los aspectos referentes a la infraestructura incluye no solo lo estrictamente ligado a la movilización o manejo de la carga, sino también lo concerniente al manejo de pasajeros, por lo que los resultados pueden tener igualmente una leve distorsión, y por ende, su adecuada interpretación resulta fundamental.

Tabla 1: Acciones Estratégicas Para Enfrentar la Internacionalización Empresarial

Acción	Que Se Debe Hacer	Como Se Debe Hacer	Que No Se Debe Hacer
Estrategia General	Hacer de la internacionalización comercial una política de región, alineada a los principios de competitividad de la nación.	De la mano de Gremios y Asociaciones desarrollar planes de fomento a la internacionalización empresarial vinculando a las empresas privadas y entes públicos.	Desarrollar comités aislados de los actores y de los procesos que implican la internacionalización.
	Facilitar el acceso a los recursos productivos a todos los tipos de empresas, identificando sectores emergentes en materia de productividad para llevarlos a ser competitivos con el reto del intercambio comercial.	Desarrollar presupuestos de internacionalización por clusters productivos sectoriales. Con el fin de impulsar las empresas a que alisten sus maquinarias de transformación productiva	Concentrarse solo en los sectores más productivos de la economía regional. Sin ningún proceso de selección.
	Buscar cómo aumentar la productividad dentro de las empresas vallecaucanas y entre ellas (clusterización), facilitando el movimiento de recursos de las empresas menos productivas a las más productivas.	Vincular como aliado estratégico a la Cámara de Comercio de Cali, utilizando rutas de capacitación y asesoría con expertos de otras empresas que comuniquen el valor de la productividad para fines comerciales globales.	Desarrollar programas de capacitación y asesoría aislados al proceso de desarrollo comercial de las organizaciones sin tener como referente central el entorno del sector productivo.
	Apoyar el éxito, no el fracaso; apoyar lo que tenga potencial de crecimiento, no lo que esté estancado sin perspectivas de salir adelante.	Identificar en la balanza comercial de las empresas del Valle del Cauca aquellos sectores que han demostrado indicadores de surgimiento económico en materia de intercambio comercial. Desde allí evidenciar las experiencias y buenas prácticas del reto internacionalización	Apoyar a las empresas más débiles, más improproductivas o más pequeñas, simplemente porque son pequeñas. Desplegar el programa de capacitación a todo el empresariado sin hacer un proceso de selección.
Política de Productividad hacia el Comercio Exterior	Generar condiciones para promover la eficiencia del puerto de Buenaventura como referente de competitividad de las empresas que demandan los servicios.	Implementar indicadores unificados de productividad en aras de la internacionalización para los sectores productivos del Valle del Cauca	Desarrollar solo esta estrategia para Sectores Oligopólios. Diagnosticar contantemente la cadena de abastecimiento de las empresas sin desarrollar planes de acción para contrarrestar la problemática interna de la ejecución de los procesos.
	Eliminar las deficiencias aduaneras.	Desarrollar un pacto empresarial por la productividad de la región con el ánimo de simplificar los procesos de inspección entre empresarios y entidades gubernamentales como la DIAN.	Proteger a empresas ineficientes, rechazando el uso de mecanismos como salvaguardias y aranceles antidumping.
Políticas de apoyo a las PyME	Concentrarse en las PyME con mayores posibilidades de éxito.	Desarrollar un plan de internacionalización a las Pymes que avanza en internacionalización.	No otorgar apoyo permanente o a corto plazo.
	Condicionar todos los apoyos al logro de metas mensurables y a la formalización de la empresa.	Desarrollar planes de internacionalización a Pymes.	Incluir objetivos sociales en las políticas de apoyo a las PyME. Una cosa es el impacto social otro el productivo con miras a la internacionalización
Políticas sobre innovación	Vincular la investigación a la actividad empresarial.	Desarrollar planes de vinculación a procesos investigativos liderados por las universidades para desarrollar investigación aplicada para resolución de problemas	Asignar recursos por el lado de la oferta sin evaluar los resultados.
	Conceder estímulos financieros o deducciones fiscales a los programas y servicios de tecnología que se ofrecen a las empresas.	Insertar la investigación producida en las universidades al impacto empresarial regional, compartiendo responsabilidades universidad y empresa en función de indicadores de logro.	Hacer caso omiso de las exigencias de las empresas y de las interacciones con el resto del sistema de innovación.
	Fortalecer los derechos de propiedad intelectual e industrial.	Incentivar el desarrollo del registro de productos y servicios de protección a la propiedad industrial,	Pasar por alto los procesos de protección industrial (marca, productos, diseños, proceso) ya que en los procesos de internacionalización son los que más se violan.
	Fomentar mecanismos competitivos como instrumentos para reasignar recursos por el lado de la oferta (educación profesional y técnica, universidades y centros de tecnología) y evaluar los resultados.	Desarrollar programas tecnológicos y de especialización en Comercio Exterior	No desarrollar programas académicos en función a la internacionalización.

Políticas de desarrollo productivo	Estimular el desarrollo de sectores productivos con externalidades positivas y la capacidad de impulsar otros sectores.	Desarrollar planes de acompañamiento hacia la internacionalización entre empresas que tienen mayor experiencia con empresas con menor impacto.	Dar preferencia a los sectores industriales o reciben inversión extranjera.
	Promover la exploración conjunta de oportunidades entre los sectores.	Desarrollar planes de internacionalización sectorial.	Considerar que la internacionalización va en contra a las estrategias propias de una empresa y no de un sector.

Lo más concluyente que se ha encontrado es que las empresas de los sectores analizados no determinan un seguimiento a los indicadores macro del comercio y mucho menos miden la efectividad de sus procesos comerciales con indicadores de gestión alineados desde el entorno. Si bien es cierto que la infraestructura del Valle del Cauca en materia de carreteras con el fin de conectar al país como parte de la estrategia de competitividad se puede calificar como positiva, no podemos decir lo mismo con la facilidad del acceso hacia el puerto de Buenaventura, en donde existe una transformación vial en beneficio del transporte, es claro no se ve reflejada la inversión en materia de infraestructura de la Sociedad Portuaria de Buenaventura hacia un corto plazo, ni mucho menos una alineación de los entes gubernamentales para asumir de manera oportuna los procesos administrativos involucrados al intercambio comercial que afectan desde el inicio los demás eslabones de la cadena de abastecimiento. El análisis concluyente por sectores evidencia fortalezas y debilidades entre un sector y otro: El Sector Cosmético es uno de los más dinámicos y competidos en el país al estar compuesto por 3 segmentos: productos de aseo, maquillaje y color y fragancias y perfumes en cuanto a los canales de comercialización, hay tres canales básicos: uno, conformado por supermercados, grandes superficies, tiendas y droguerías que tienen cerca del 40% de la participación del mercado. El otro es la venta directa y multinivel. El último segmento es el de los profesionales peluqueros, esteticistas y médicos dermatólogo. La caracterización empresarial de la industria es compleja por la diversidad de productos que se elaboran, diversidad de insumos, usos y procesos productivos que son variados y generalmente de baja complejidad tecnológica. Sólo después del proceso de apertura económica el flujo comercial en importaciones y exportaciones del sector ha crecido de manera importante atrayendo inversión extranjera. El sector cosmético se caracteriza por la heterogeneidad en el tamaño, la composición del capital, las características tecnoproductivas, la diversificación en las líneas de producción, así como por el gran número de empresas que lo componen y por lo tanto por una problemática diversa. En el año 2010 la producción de cosméticos, productos de aseo del hogar y absorbentes de higiene personal fue de \$5.431.341.908, donde el 47,16% de la producción del sector correspondió a cosméticos; el 26,41% a productos de aseo; y el 26,43% restante a productos absorbentes de higiene personal. Las exportaciones alcanzaron un nivel de US \$682,5 millones en el 2010, de las cuales US \$410.5 millones correspondieron a cosméticos, US \$76.7 millones a productos de aseo y US \$195.2 millones a productos absorbentes de higiene personal. Los principales productos cosméticos exportados fueron: maquillaje, color y tratamiento con un 47%; aseo personal correspondió al 34%, y las lociones y perfumes registraron un 19%. Respecto a los productos de aseo, los principales productos exportados correspondieron a detergentes con un 61%, seguido por otros productos de aseo y hogar con un 29% y jabones para lavar con un 10%. Los principales países de origen de las importaciones de productos cosméticos fueron México con un 32.53%, Estados Unidos con 12.65%, Brasil con 10.87%, Francia y Perú con 10.06% y 9.38% respectivamente. En cuanto a productos de aseo, los países destacados son: Estados Unidos con un 30.69%, México con 20.71%, Alemania con 9.87%, Ecuador con 4.95% y Brasil con 3.78%.

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BIOGRAFÍA

Santiago Roldan Zuluaga, es Magister en Administración por la Universidad Complutense de Madrid, cuenta con estudios en Negocios en Internet y Comunicación Social. Actualmente se desempeña como profesor adscrito en el Departamento de Ciencias Administrativas de la Universidad Autónoma de Occidente en la ciudad de Cali – Colombia. La información de contacto del autor es a través de su correo electrónico o a través del sitio web

ANALISIS DE LAS ESTRUCTURAS ORGANIZACIONALES PARA LA TRANSFORMACION PRODUCTIVA DE LAS ORGANIZACIONES DEL VALLE DEL CAUCA

Rafael Antonio Muñoz Aguilar, Universidad Autónoma de Occidente

RESUMEN

Esta investigación tiene como fin analizar distintas estrategias para la transformación productiva de las principales organizaciones o sectores gremiales del Valle del Cauca, por ende, es necesario precisar y conocer que es y en qué consiste una cadena de transformación productiva y abastecimiento. Además de articular las múltiples definiciones y representaciones prácticas que deriva una cadena de transformación productiva y abastecimiento, es necesario correlacionarla con la noción de ventaja competitiva, principalmente como herramienta estratégica para cualquier proceso de negociación internacional.

Palabras claves: Transformación Productiva, Cadena de Abastecimiento, Logística, Procesos, Estrategias, Indicadores, Ventaja Competitiva

ANALYSIS OF ORGANIZATIONAL STRUCTURES FOR PRODUCTIVITY GROWTH OF ENTERPRISES IN VALLE DEL CAUCA

ABSTRACT

The purpose of this research aims to analyze different strategies for the productive transformation of the main trade union organizations or sectors of Valle del Cauca, therefore, it is necessary and know it is and what it consists of a chain of supply and production patterns. In addition to articulating the multiple definitions and practices that derives a string representations of productive transformation and supply, it is necessary to correlate it with the notion of competitive advantage, mainly as a strategic tool for any international negotiating process.

JEL: M15, M16, M19

KEYWORDS: Information and Communication Technology, Supply Chain, Strategy

INTRODUCCIÓN

La logística es una variable representativa para la competitividad de un país y una región, por ello para alcanzar niveles de competitividad altos en Colombia y en especial en el Valle del Cauca, las empresas deben prepararse para desarrollar funciones y operaciones logísticas adecuadas buscando así un desarrollo óptimo de la competitividad sectorial. De ahí que, en este entorno, donde se encuentran las funciones de compras, producción, planificación y distribución física de las empresas, el mundo actual presenta continuamente nuevos retos de velocidad y flexibilidad que se debe seguir para permanecer en el mercado. Teniendo en cuenta que se está hablando de procesos de transformación productiva, la presente investigación juega un papel importante en espacios sociales, organizacionales, académicos y profesionales. El principal hallazgo es la visibilización fáctica de cada uno de los procesos o nodos que articulan la cadena de abastecimiento de los sectores objeto de estudio, con lo cual se recrean puentes comunicantes entre la

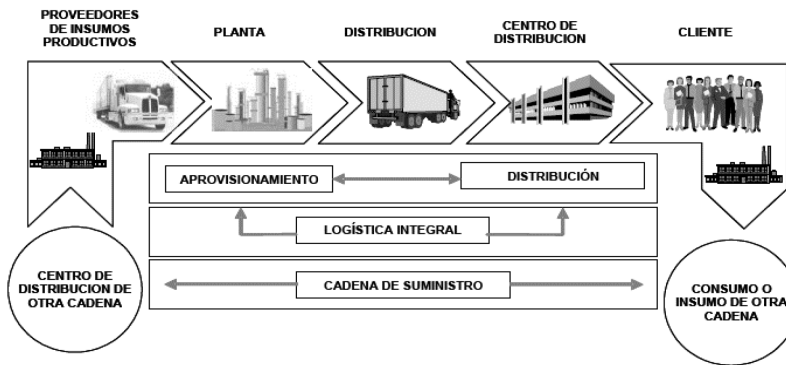
academia y las organizaciones gremiales, puentes bastante ausentes en el contexto de la realidad colombiana. Los empresarios colombianos y, para este caso, vallecaucanos, son conscientes de que los procesos de internacionalización en las empresas no son fáciles, más aún cuando los mercados externos plantean retos con organizaciones que muestran indicadores de competitividad y productividad muy altos, basados en una cadena de abastecimiento organizada y controlada en cada una de sus etapas; es por ello que, a partir de los resultados del presente estudio, los gremios vallecaucanos están invitando a las organizaciones para que desarrollen estrategias que permitan mejorar la cadena en los procesos logísticos, de tal manera que se pueda competir en el concierto internacional con mayor fortaleza y solidez. En este orden de ideas se busca que, al identificar el estado de los procesos y procedimientos en la cadena de abastecimiento, las empresas logren conocer cómo es realmente su operación, a partir de lo cual podrán definir estrategias de mejoramiento en sus procesos, posibilitando su posicionamiento nacional e internacional. Aunque se han publicado estudios específicos donde se menciona el impacto de la cadena de abastecimiento para las organizaciones colombianas y vallecaucanas, realmente no se han emitido informes que analicen los procesos y procedimientos en la cadena de abastecimiento por sectores y en el contexto del Valle del Cauca. Frecuentemente se hacen mediciones a nivel general, dando como resultado información nacional que no centra sus detalles en el Valle del Cauca, lo cual dificulta la identificación de acciones de mejora específicas al interior de las organizaciones.

REVISION BIBLIOGRAFICA

La administración de la cadena de abastecimiento es el tema principal en muchas industrias con una firme idea de la importancia de una relación integrada entre clientes y proveedores. Esta administración se ha convertido en el camino para la mejora de la competitividad por medio de la reducción de la incertidumbre y el mejoramiento del servicio al cliente. El objeto de esta investigación es analizar distintas estrategias para la transformación productiva y de abastecimiento de las principales organizaciones gremiales del Valle del Cauca; para lo cual es necesario precisar y conocer ¿qué es? y ¿en qué consiste una cadena de transformación y abastecimiento? Existen diferentes definiciones para la cadena de abastecimiento, LaLonde (1994), Cooke (1997) y Porter (1997), plantean lo siguiente: “Es la entrega al cliente de valor económico por medio de la administración sincronizada del flujo físico de bienes con información asociada de las fuentes de consumo” (LaLonde, 1994).

“Coordinación e integración de todas las actividades asociadas al movimiento de bienes, desde la materia prima hasta el usuario final, para crear una ventaja competitiva sustentable. Esto incluye la administración de sistemas, fuentes, programación de la producción, procesamiento de pedidos, dirección del inventario, transporte, almacenaje y servicio del cliente” (Cooke, 1997). “La cadena de abastecimiento es un proceso que busca alcanzar una visión clara del suministro basado en el trabajo conjunto de clientes, consumidores y vendedores para anular los costos que no agregan valor, mejorando la calidad, el cumplimiento de los pedidos, mayor velocidad y para introducir nuevos productos y tecnologías” (Anne Millen Porter, 1997). En síntesis, se puede expresar que la cadena de abastecimiento es una red de minoristas, distribuidores, transportistas, almacenes y proveedores que participan en la producción, distribución y venta de un producto para el consumidor; y su gestión no es otra cosa que el sistema de gestión que establece y controla la cadena de abastecimiento. De manera muy general, la cadena de abastecimiento está integrada por cinco elementos: Proveedores, Transportes, la Empresa, los Clientes y la Comunicación entre ellos. La rápida interacción entre estos elementos es indispensable para generar ventajas en costos y tiempos. En el siguiente gráfico se observa de forma general los componentes de la cadena de abastecimiento.

Figura 1: Componentes Básicos de la Cadena de Abastecimiento



Fuente: El autor

Vale la pena enfatizar antes de seguir con la descripción de la cadena de abastecimiento en la diferencia entre esta y la logística, ya que muchas veces se tiende a confundir o pensar que son el mismo concepto ya que uno de los principales actores en la administración de la cadena de abastecimiento es el departamento de logística. La logística tiene que ver con el movimiento de mercancías y hay que considerar entre otros factores, cómo y cuántas veces se manejan éstas, las formas de transporte, las transferencias de medios de transporte, el empaque y el tiempo en tránsito, el costo del manejo físico y el traslado de las mercancías, la cual no es solo un costo en términos de flete; también depende del tiempo de tránsito. Así pues, la logística se define como el proceso de planificar, llevar a la práctica y controlar el movimiento y almacenamiento de forma eficaz y costos efectivos de materias primas, productos en fabricación y productos terminados y la información con ellos relacionada, desde el punto de origen hasta el lugar de consumo, con el fin de actuar conforme a las necesidades del cliente. Desde esta perspectiva se desprenden los siguientes procesos diferenciales en la cadena de abastecimiento:

La Comercialización Internacional: La teoría clásica o también conocida como la primera explicación del comercio internacional, fue sustentada desde el paradigma de la ventaja absoluta, Smith menciona que dicha ventaja significa que los países exporten lo que hacen mejor que otros. Para Ricardo (1817), en oposición al concepto de ventaja absoluta como umbral de especialización productiva, propone que es la ventaja comparativa la que debe definir ese grado de especialización, la cual expresa que “un país se especializará en los productos en los cuales tiene la más alta ventaja comparativa e importará aquellos productos en los que tiene desventaja”. En la década del setenta del siglo XX, surge otra teoría del comercio internacional como refutación a las críticas del retorno decadente generado por la especialización, aunque a veces se puede ver lo contrario, entre más producción haya, los costos fijos son inferiores. Porter (1990) indica que existen cuatro elementos que le dan forma al ambiente donde se compite, ya sea con el aporte o entorpecimiento en la creación de la ventaja competitiva. (i) Dotación de factores (ii) Condiciones de la demanda (iii) Industrias de apoyo y relacionadas (iv) Estrategia, estructura y rivalidad de la firma. En resumen, el intercambio comercial depende tanto de las fuerzas de la economía inciden en el comercio global como nacional, donde las leyes de los países o su economía influyen en las importaciones y exportaciones.

Negocios Internacionales: Son todas las transacciones de negocios realizadas por entidades privadas o gubernamentales pertenecientes a dos o más países. Sin importar el tamaño de la empresa, todas sienten los efectos de la competencia mundial, ya sea por ventas o compras de productos y/o servicios internacionales. Son varias las razones por las que las empresas incursionan en los negocios internacionales, entre ellas el incremento de sus ventas, la adquisición de recursos, la diversificación de las fuentes de ventas y suministros y, la reducción al mínimo del riesgo competitivo. Cabe aclarar que para hablar de negocios

internacionales, se deben tener en cuenta las modalidades de negociación, tales como las exportaciones e importaciones y las influencias externas del entorno y factores internos propios de la organización.

Incremento de las Ventas: Es una de las principales motivaciones, dado que todas las empresas dependen del interés, la disposición y la posibilidad de compra de los clientes. Las razones por las que se ha provocado un mayor crecimiento en los negocios internacionales son: **(i)** el rápido incremento y expansión de la tecnología; **(ii)** la liberalización de las políticas gubernamentales acerca del movimiento transfronterizo, tanto comercial como de recursos; **(iii)** la integración de las instituciones necesarias para sostener y facilitar el comercio internacional, y **(iv)** mayor competencia global.

Estrategia de exportación: Además del compromiso internacional de cada empresa, la selección de la modalidad de acceso a otros países depende de:

las ventajas de propiedad de la empresa, que tienen que ver con los activos específicos, las habilidades internacionales y la facultad para desarrollar productos diferenciados,

las ventajas de ubicación del mercado que es una mezcla del potencial del mercado y el riesgo de inversión, y finalmente

las ventajas de internacionalización de la integración de las transacciones dentro de la empresa que corresponden a la integración de los beneficios de retener activos o habilidades dentro de la empresa con sus actividades.

La selección de proveedores, combinada con los clientes, crea el núcleo de la cadena de suministro (o de abastecimiento) de una empresa. La tecnología juega un papel importante al facilitar la integración con los clientes, así como con proveedores de materiales y servicios. Existe consenso del potencial-beneficio de relaciones más integradas derivadas de una administración consciente de las cadenas de abastecimiento. Los esfuerzos compartidos entre los actores en la cadena de abastecimiento conducen a una mayor satisfacción del consumidor final y al mismo tiempo eliminan duplicidad de operaciones y desperdicio de recursos. Cuando las empresas formulan estrategias para sus exportaciones deben:

evaluar su potencial de exportación, por medio del análisis de las oportunidades y recursos, es decir, si la capacidad instalada es suficiente para cumplir con la entrega del producto o servicio;

se aconseja tener asesoría especializada de expertos en exportación, tales como instituciones gubernamentales, bancos, empresas mercantiles o administradoras de exportaciones, entre otras;

seleccionar el o los mercados para concentrar la estrategia, ya sea de manera pasiva o activa, la pasiva es respuesta a las solicitudes del exterior, derivadas de las acciones de mercadeo y ventas, mientras que la activa tiene que ver cuando se selecciona un área de exportación específica o identificando compradores de productos o servicios similares; y finalmente, establecer las metas y la manera de hacer llegar el producto o servicios al mercado.

Estrategias genéricas de marketing internacional: Las estrategias genéricas de marketing internacional se refieren tanto a la manera de ingresar a mercados extranjeros, como a las estrategias que se encuentran adaptadas a los requerimientos de los mercados internacionales; existen muchas empresas que utilizan las mismas estrategias en el mercado nacional y en el internacional, otras por el contrario, modifican su enfoque. Por una parte, algunas empresas ofrecen productos personalizados y adecuados a las necesidades de los clientes en respuesta a los cambios del entorno, otras evitan las barreras de entrada por medio de la modificación de su estructura de negocio que las conlleva a conquistar el mercado externo, ofreciendo productos competitivos mediante canales de distribución diferentes, internet o venta directa, eludiendo a

mayoristas y demás intermediarios; una estrategia considerada influyente es la generación de credibilidad en los productos, permitiendo saltar las barreras de las redes de reparación y servicio técnico, además de complicar la copia por parte de los competidores. Aunque la mayoría de las empresas exitosas acogen un enfoque estratégico hacia los mercados internacionales, algunas ingresan de manera oportunista y por ende, deben asignar niveles de capacidad moderados, separar los principales mercados a nivel de organización y procesos, colocando en marcha los procesos de control. Tanto autores como especialistas durante años, hasta el día de hoy debaten si es más adecuada una estrategia de marketing de nichos o una global. En la década de los setenta se inician los debates si es posible estandarizar el marketing internacional o si los mercados nacional e internacional son realmente diferentes, hoy en día puede verse el mismo panorama.

El enfoque de estandarización, el cual resulta deseable porque la percepción de un producto consistente en los diferentes mercados puede generar aumento de las ventas. Walters and Yip (2006) consideran que pueden reducirse los costos combinando las diferentes actividades productivas, desplazándose a regiones baratas (sin perder la calidad) y beneficiándose de la economía que genera el tener un plan único y estandarizado de marketing. Asimismo, Levitt (2006) manifiesta que las empresas globales operan a costos relativamente bajos, es como si el mundo y sus principales regiones fueran una sola entidad, venden lo mismo, de distinta manera, en todas partes. En el estudio de Estandarización versus Adaptación de Estrategia de Mercadeo Internacional se destaca que es mejor que las empresas estandaricen los procesos y productos de recursos estratégicos, ya que de esta manera se pueden aprovechar las ventajas que presenta la asociación con un enfoque estandarizado para atender los diferentes mercados nacionales. La estandarización es una plataforma para alcanzar una finalidad distinta, no obstante, debe ser flexible para garantizar la dedicación continuada de la dirección.

En el enfoque de diferenciación es fundamental la adaptación de los estándares del producto, para garantizar el nivel de personalización necesario y satisfacer las necesidades de los clientes de todos los mercados. En el caso de las empresas que cuentan con amplias líneas de productos, acostumbran a tener liderazgo y ventajas tecnológicas, las cuales aprovechan al máximo (antes de caducar) para muchos de sus productos en muchos mercados, debido a la cantidad de productos, este tipo de empresas suelen aliarse estratégicamente con otras para recopilar información, distribuir o ingresar en otros mercados. Aunque puede ser difícil, en la actualidad las pequeñas empresas han demostrado la capacidad de cumplir con los pedidos internacionales, debido a la presencia en internet (permitiéndole crear una marca corporativa), la respuesta ante los pedidos y a la colaboración de servicios postales y de transporte, permitiéndoles así gestionar la respectiva entrega de los productos.

METODOLOGIA

En primera instancia se seleccionaron los sectores productivos del Valle del Cauca objeto de estudio, los cuales, luego de una depuración vía correlación de voluntades entre los investigadores y los sectores, estos son: Autopartes, Llantas y Neumáticos, Construcción, Papel y Cartón, Cosméticos y Sector Azúcar Luego se definió un instrumento de aplicación tipo encuesta, con la siguiente estructura muestral:

El criterio de selección de los sectores se dio a partir de los volúmenes de Carga de Importación-Exportación que se movilizan por el terminal Marítimo de Buenaventura, suministrados por Sociedad Portuaria Regional de Buenaventura. Esta información fue analizada en conjunto con el Comité de Logística de la Asociación de directores de Comercio Exterior – Adicomex, y las diferentes organizaciones que a él pertenecen; entre ellos Comestibles Aldor, Industrias del Maíz, Kraft Foods, Carvajal S.A. DIAN, Analdex, Universidad Icesi, Sociedad Portuaria Regional de Buenaventura, Evergreen, Proexport, Cámara de Comercio de Cali, Zona franca del Pacifico, Zona Franca de Palmaseca, Maerks Sealand, Coltrans, G-100. Agecoldex. Luego de los resultados obtenidos se generaron una serie de propuestas que tienen como propósito aportar en la construcción de una gestión eficiente de la cadena de abastecimiento de estos sectores, convirtiendo esta cadena en fuente de ventajas competitivas para cada una de las empresas de estos sectores.

Tabla 2: Población y Muestra Objeto de Estudio

No.	Sector	Empresas	Total Empresas
1	Sector azúcar	Ciamsa; Cooperativa Multiactiva; Dimpro; Disazucar	4
2	Sector papel y cartón	Propal; Cartones América S.A.; Cartón de Colombia S.A.; Sonoco	4
3	Sector llantas y neumáticos	Goodyear Colombia S.A.; Icollantas; Rubbermix S.A.; Llantas Unidas SA.	4
4	Sector cosméticos	Johnson & Johnson; Laboratorios Recamier; Unilever; Laboratorios JGB; Laboratorios Sky; Reckitt Benckiser; Belleza Express S.A.; Colgate Palmolive.	8
6	Sector construcción	Eternit; Forsa; Industrias Lenher; Adiola Lombana; Alumina; Decorceramica.	6
7	Sector autopartes	Fanalca SA.; Mac; Importadora Cali; Obyco; Motores Celeste; Motores Japoneses; SSang Yong; Motos Jialing; Multipartes; centro Mecanizado del Cauca	10

Fuente: El autor

RESULTADOS

De las empresas caracterizadas en la metodología, tenemos que el 66,7% de ellas son nacionales y el 33,3% son multinacionales. Ninguna de las empresas encuestadas se encuentra afiliada al convenio de cooperación aduanera, lo cual evidencia la desarticulación entre las políticas aduaneras nacionales y la agencia misma de las agremiaciones empresariales. Respecto a la gestión de compras, se obtuvo que el principal producto que importan las empresas encuestadas son: productos terminados (46,7%), seguido de materia prima e insumos (33,3%) y por último maquinaria y equipos (13,3%). Con respecto al principal producto que exportan tenemos que los productos terminados tienen una participación del 54,54%, seguido de materias primas e insumos (27,27%) y en tercer lugar, maquinarias, equipos y/o repuestos (9,09%). Referente a la frecuencia con que realizan la compra del principal producto que importan se determinó que el 33,3% de las empresas lo hacen semanalmente, el 26,7% mensual y el 13,3% trimestral.

Ahora bien, el 36,36% de las empresas encuestadas realizan la venta de los productos que exportan diariamente, el 27,27% lo realiza semanal, el 18,18% mensual, y quincenal y bimensualmente lo realiza el 9,09% respectivamente. También se obtuvo que el 60% de las empresas encuestadas hacen uso de los acuerdos comerciales que tiene establecido Colombia actualmente con otros países en su proceso de importación, entre los más usados están: CAN, G3, MERCOSUR, CARICON, CENTROAMERICA, BRASIL Y TLC's. Siguiendo con el ámbito de la gestión de compras, se logró establecer que los medios utilizados por las empresas encuestadas para buscar posibles proveedores internacionales o intermedios se encuentra: viajes de negocio (53,3%), ferias internacionales (46,7%), buscadores Web (33,3%). Respecto a la evaluación del proveedor internacional antes de realizar la negociación internacional, el 93,3% afirman hacerlo, mientras que 6,7% no lo hace. Dentro de los quince criterios sometidos a evaluación de importancia por parte de las empresas encuestadas para la evaluación de un proveedor, se logró establecer que para estos sectores productivos el aspecto más importante es el precio y estabilidad financiera (93,4%), y el de menor importancia es, lugar de entrega (53,3%). El segundo factor de mayor importancia es, respaldo de garantía (93,3%), oportunidad en la entrega de producto (86,7%), Marca o especificaciones del producto requerido por la empresa (86,7%), retroalimentación de la información (86,7%), credibilidad en el mercado (86,6%), en séptimo lugar se ubica la información oportuna (80%). Los factores flexibilidad e inversión en nuevos proyectos, tecnología necesaria para procesar pedidos, conocimiento del negocio y empoderamiento de la persona que atiende las necesidades, fueron valoradas en el mismo nivel de importancia (80%), por último se encuentra la flexibilidad para cumplir con adelantos, atrasos o cancelaciones (73,3%).

Respecto a la gestión de transporte internacional, se tiene que de acuerdo al término de negociación que emplean las empresas encuestadas en sus procesos de importación, el 80% conoce todos los rubros que

componen el flete internacional con el que negocia. Así mismo, las empresas encuestadas consideran que el proveedor de transporte internacional debe suministrar mayor información en: recargos al flete y locales (73,3%) y cargos en el contenedor (46,7%). El 86,7% de las empresas encuestadas conocen con exactitud el tiempo de tránsito internacional de sus importaciones. El 53,3% de las empresas encuestadas afirman establecer contratos o acuerdos de servicio con su proveedor de transporte internacional. El 100% de las empresas encuestadas utilizan como medio de transporte interno el terrestre, en tanto que el modo de transporte internacional que más utilizan las empresas de los sectores productivos encuestados para su principal producto de importación, es el marítimo (86,7%).

Con respecto a la gestión aduanera, el 93,3% de las empresas encuestadas piden con anticipación la factura de lo que importó, antes de la llegada de la mercancía. Del 93,3% de las empresas que piden con anticipación la factura de la mercancía importada, al 60% le llega en un rango de anticipación de uno a diez días. El 53,3% de las empresas encuestadas, actualmente cuentan con un depósito habilitado. Por su parte, tan solo el 13,3% cuenta con una ubicación en zona franca. El 40% de las empresas encuestadas, utilizan algún software especializado para la administración y control de la gestión de aduanas. Respecto a cómo las empresas encuestadas manejan la administración y control de la gestión aduanera, se obtuvo que el 33,3% utilizan la figura de usuario aduanero permanente, mientras que el 53,3% subcontrata; esta subcontratación la realizan a través de: agente de aduana (66,7%) y otro (6,7%).

El 26,7% de las empresas encuestadas, realizan la nacionalización de la mercancía a través de UAP, por su parte, el 60% lo hace a través de agente de aduanas. Del 60% de las empresas que utilizan agente de aduana para la nacionalización de la mercancía, el 66,7% emplea uno de Nivel I. En relación a los ítems que cobra el agente de aduana, el 80% de las empresas encuestadas lo conocen, y el 73,3% ha realizado alguna negociación con ellos. El 80% de las empresas encuestadas afirman que los agentes de aduanas que emplean son certificados BASC. Frente a la declaración de importaciones y exportaciones, el 93,3% la conoce, el 93,3% la entiende y el 86,7% la aplica. Con relación al conocimiento de sanciones, las empresas encuestadas aseguran que conocen en un 93% el contrabando, en un 86,7% el régimen cambiario y aduaneras de los declarantes en el régimen de importación, en un 80% las sanciones por incumplimiento en los compromisos adquiridos en los sistemas especiales y las aduaneras del declarante como usuario aduanero permanente; en cuarto lugar se encuentran las sanciones aduaneras de los declarantes como agentes de aduana y las aduaneras en materia de valoración aduanera con un 60%, por su parte conocen en un 53,3% las sanciones aduaneras de los declarantes en el régimen de tránsito aduanero, en sexto lugar se ubican las sanciones aduaneras de los depósitos públicos y privados y las aduaneras relativas al uso del sistema informativo aduanero 40%, por último la sanción de la que menor conocimiento tienen las empresas encuestadas es la sanción aduanera de los usuarios de las zonas francas industriales de bienes y servicios con un 33,3%.

Con respecto a la gestión de Almacenamiento e Inventarios se tiene que el 66,7% de las empresas encuestadas, cuentan con un centro de distribución. La capacidad nominal de almacenamiento en las empresas encuestadas en MT2 oscila entre los 300 y 2400, en toneladas es de 3000 Tons. Con respecto al porcentaje en que estas empresas manejan el almacenamiento de materia prima, producto en proceso y terminado, se logró observar que: para el manejo de materia prima se encuentra en las proporciones entre el 20% al 40% con un 26,7%; las proporciones cambian para el almacenamiento de producto en proceso ya que el 53,3% almacena este tipo de mercancía entre un 1% a 20%. Por último para el producto terminado la proporción mayor en que se almacena es entre un 80% a 100% con un 40%.

Solo el 66,7% de las empresas encuestadas, cuentan con bodegas para el almacenamiento de productos en estado de materia prima, para esto las empresas cuentan con una bodega (40%) y con dos (20%). Para la mercancía que se encuentra en estado de producto en proceso, el 60% cuentan con bodegas para el almacenamiento de productos de este tipo. De estos el 40% cuenta con una bodega y el 6,7% con dos. El número de superficies propias con las que cuentan las empresas para el almacenamiento oscila entre una y

ocho superficies, el 33,3% cuentan con una superficie propia. Respecto al porcentaje de averías que presentan las empresas encuestadas con respecto a la capacidad de almacenamiento, se logro establecer que el valor más alto es el 9% de averías y el menor el 0,01%. El 60% de las empresas encuestadas aseguran que en sus bodegas se cumplen los estándares de BPA como aplicación de la filosofía de las 5's.

Además tenemos que el 93,3% de las empresas encuestadas conocen el lead time de su principal producto de importación y exportación. El 60% de las empresas cuentan con algún sistema que le permita conocer sus costos logísticos. Dentro de la operación de comercio exterior, para las empresas encuestadas el porcentaje que representan los costos logísticos se encuentran en un rango entre 5 a 10% y de 10 a 15% con un porcentaje de 33,3%. Por último en la identificación realizada por las empresas encuestadas para establecer en que proceso se presenta mayor demora al hacer la importación y exportación de mercancías, se logro establecer que son los procedimientos de aduanas y proceso de nacionalización (40% respectivamente), seguido del recibo de documentos (13,3%), los que presentan mayor demora en toda la cadena de abastecimiento.

CONCLUSIONES

Desde la perspectiva anterior, la problemática central de la cadena de transformación y abastecimiento en el Valle del Cauca radica en la complejidad de los sistemas y subsistemas que agrupan la gestión de la misma desde la estructura de las organizaciones y cómo estas asumen, sin ninguna estrategia formal, el desarrollo de una gestión óptima de las operaciones que implica asumir el reto de los negocios internacionales. La complejidad del sistema vista desde la estructura organizacional, no siempre se va a referir al número de elementos en el sistema que integra el desarrollo de la cadena, es conducente la definición de indicadores de gestión que posibiliten el desarrollo de la gestión hacia un buen seguimiento, pero también es importante resaltar que estos indicadores dependen de variables externas que no controlan las organizaciones, pero que pueden planearse antes de evidenciarse cambios. Asumir el reto de los mercados externos posibilita el adelantarse a los acontecimientos.

Esta investigación demuestra en algunos aspectos que la problemática también radica en el grado de apropiación que tienen las organizaciones sobre dos conceptos que son complejos. Por un lado la *productividad* y del otro la *competitividad*. El Ministerio de Comercio, Industria y Turismo (MinCIT) ha reunido los dos conceptos para dar un marco conceptual del alcance que la Dirección Nacional de Planeación (DNP) planteo en el documento CONPES 3527 en su política de competitividad y productividad. Los resultados obtenidos en el presente estudio a partir de una serie de entrevistas y encuestas a las personas que tienen injerencia a nivel organizacional sobre los aspectos que involucran los procesos de internacionalización evidencian claramente que no existe una estructura adecuada para asumir los retos que enfrenta la región al insertarse de manera eficiente al intercambio comercial. Es necesario entonces desarrollar estrategias que permitan que cada uno de los sectores empresariales unifique criterios en materia de internacionalización como lo son:

Hacer : de la internacionalización comercial una política de región, alineada a los principios de competitividad de la nación, esto de la mano de Gremios y Asociaciones a través del desarrollo de planes de fomento a la internacionalización empresarial vinculando a las empresas privadas y entes públicos.

Facilitar: el acceso a los recursos productivos a todos los tipos de empresas, identificando sectores emergentes en materia de productividad para llevarlos a ser competitivos con el reto del intercambio comercial. Para esto se deben desarrollar presupuestos de internacionalización por clústeres productivos sectoriales, con el fin de impulsar las empresas a que alisten sus maquinarias de transformación productiva

Buscar: cómo aumentar la productividad dentro de las empresas vallecaucanas y entre ellas (clusterización), facilitando el movimiento de recursos de las empresas menos productivas a las más

productivas. Esto se puede lograr a través de la vinculación, como aliado estratégico, de la Cámara de Comercio de Cali, utilizando rutas de capacitación y asesoría con expertos de otras empresas que comuniquen el valor de la productividad para fines comerciales globales.

Apoyar: todo aquello que tenga potencial de crecimiento, no lo que esté estancado sin perspectivas de salir adelante. Para esto se debe identificar en la balanza comercial de las empresas del Valle del Cauca aquellos sectores que han demostrado indicadores de surgimiento económico en materia de intercambio comercial. Desde allí evidenciar las experiencias y buenas prácticas del reto internacionalización.

Uno de los principales retos de transformación organizacional para adaptarse a las nuevas dinámicas de la internacionalización económica son las implicancias de gastos, por ende, para compensar estos costos, se requiere revisar la estructura organizacional misma, y plantearse acuerdos cooperativos entre las diferentes áreas de la organización, esto con el fin de reducir sus costos basados en la planeación de la demanda y en la correcta contratación de la tercerización de los diferentes eslabones de la cadena en la Distribución Física Internacional con el propósito de optimizar la cadena de abastecimiento. Para esto es necesario incurrir en diferentes herramientas conceptuales, de las cuales no deben propender por el ensayo y el error. Como consecuencia debe existir un análisis riguroso de índole estratégico que genere eficiencia y eficacia en los procesos de la cadena y se vea reflejado en los costos y los tiempos.

En síntesis, lo más concluyente que se ha encontrado es que las empresas de los sectores analizados no determinan un seguimiento a los indicadores macro del comercio y mucho menos miden la efectividad de sus procesos comerciales con indicadores de gestión alineados desde el entorno. Si bien es cierto que la infraestructura del Valle del Cauca en materia de carreteras con el fin de conectar al país como parte de la estrategia de competitividad se puede calificar como positiva, no se puede decir lo mismo con la facilidad del acceso hacia el puerto de Buenaventura, que aunque existe una transformación vial en beneficio del transporte, es claro no se ve reflejada la inversión en materia de infraestructura de la Sociedad Portuaria Regional de Buenaventura hacia un corto plazo, ni mucho menos una alineación de los entes gubernamentales para asumir de manera oportuna los procesos administrativos involucrados al intercambio comercial que afectan desde el inicio los demás eslabones de la cadena de abastecimiento.

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BIOGRAFÍA

Rafael Antonio Muñoz Aguilar, es Magister en Administración por la Universidad del Valle cuenta con estudios en Negocios Internacionales y Economía. Actualmente se desempeña como profesor adscrito en el Departamento de Ciencias Administrativas de la Universidad Autónoma de Occidente en la ciudad de Cali – Colombia. La información de contacto del autor es a través de su correo electrónico

ANÁLISIS ESTRATÉGICO PARA EL DESARROLLO DE LOS MICRO-EMPRESARIOS EN TORREÓN, COAHUILA

Gabriela Margarita Reyna García, Universidad Autónoma de Coahuila

Ramón Heredia Martínez, Universidad Tecnológica de Torreón

Brenda Dafne Herrera Mancilla, Universidad Tecnológica de Torreón

Diana Carrillo Robles, Universidad Tecnológica de Torreón

RESUMEN

En las últimas décadas el estudio de las MiPYME se ha constituido como un referente para la academia debido a su impacto en el desarrollo y la competitividad de la región. La mayoría de las empresas existentes en América Latina son microempresas y resultan muy importantes desde el punto de vista de la generación de empleo y de ingresos para amplios segmentos de la población (Cardozo, 2007). Las microempresas han cobrado cada vez mayor importancia, debido a que tienen la capacidad de producir puestos de trabajo con menores requerimientos de capital, demostrando el potencial innovador para enfrentar la flexibilidad productiva (BEL, 2006). El objetivo de este estudio es elaborar una caracterización de los microempresarios de la ciudad de Torreón, Coahuila para elaborar propuestas de actuación para mejorar la competitividad y el desarrollo de la microempresa. La metodología utilizada consistió en obtener información cuantitativa mediante un cuestionario estructurado aplicado a 500 microempresas de la ciudad de Torreón, los datos obtenidos fueron analizados posteriormente a través del software estadístico SPSS. El estudio es de carácter descriptivo y exploratorio.

PALABRAS CLAVE: MIPYME, Análisis Estratégico, Tecnología, Innovación

STRATEGIC ANALYSIS FOR THE DEVELOPMENT OF MICRO- ENTREPRENEURS IN TORREON, COAHUILA

ABSTRACT

In the last decades the study of SMEs has been a reference point for the Academy, because of its impact on the development and competitiveness of the region. Most of the companies existing in Latin America are micro-enterprises and are very important from the point of view of the generation of employment and income for large segments of the population (Cardozo, 2007). Micro-enterprises have gained increasing importance, since they have the capacity of producing jobs with lower capital requirements, demonstrating the innovative potential to face the production flexibility (BEL, 2006). The objective of this study is to develop a characterization of micro-entrepreneurs in the city of Torreón, Coahuila, to draw up proposals of action to improve their competitiveness and the development of micro-enterprises. The methodology used consisted of quantitative information by means of a structured questionnaire applied to 500 micro-enterprises in the city of Torreón, the data obtained were subsequently analyzed through SPSS statistical software. The study is exploratory and descriptive nature.

JEL:L11, L25, L52

KEYWORD: Strategic Analysis, SMEs, Innovation, Technology

INTRODUCCIÓN

En la actualidad, el principal interés de los investigadores es estudiar el comportamiento de las pequeñas y medianas empresas dejando de lado a las microempresas. Estas últimas juegan un papel relevante en la economía mexicana, por el nivel de empleabilidad y auto-empleabilidad que aportan. La falta de acceso a información, desmotiva a los estudiosos el investigar los factores que se asocian al éxito o fracaso en las microempresas. Ambos aspectos pueden arrojar importante información (Hessels *et al.*, 2011; Medina, 2013; Shepherd, 2003), que pueden contribuir a la disminución de la tasa de mortalidad de las empresas (Navarrete & Sansores, 2011). Algunos de los factores de mayor interés en las MIPYME en la actualidad es el emprendimiento y la innovación, debido a su impacto en la economía de los países. México no es la excepción, los altos índices de desempleo, la falta de oportunidades de crecimiento y desarrollo profesional han promovido el incremento de incubadoras de empresas (SNIE, 2010), a pesar de lo anterior no ha sido suficiente para que México le de trabajo a los 942,000 jóvenes desempleados en edad de 20 – 29 años (INEGI, 2010). Las MiPyME constituyen el 97% del total de las empresas que generan ingresos equivalentes al 23% del Producto Interno Bruto (PIB), además de ser mayoría, representan casi el 70% de las fuentes de empleo de este (Gómez.M, 2006). El objetivo de este estudio es elaborar una caracterización de los microempresarios de la ciudad de Torreón, que permita identificar sus fortalezas y debilidades, así como hacer contrastaciones entre ellas para conocer el grado de dependencia. El estudio permitirá elaborar propuestas de actuación para mejorar la competitividad y el desarrollo de la microempresa.

REVISIÓN DE LITERATURA

Dentro de los estudios de mayor interés por los economistas se encuentran aquellos donde se busca comprender el papel de los empresarios como motor del sistema económico (Baumol, 1968). García (2003) sostiene que la creación de la riqueza y el dinamismo de un país se sustenta sobre la competitividad de sus empresas, y está depende básicamente de las capacidades de sus empresarios y directivos. El trabajo por cuenta propia puede facilitar al trabajador una apreciable autonomía, la oportunidad de realizarse y una remuneración proporcionada al esfuerzo físico y mental desplegado, a los riesgos asumidos y a los recursos financieros invertidos (Genescá & Capelleras, 2004).

Existen diversos estudios y conceptualizaciones sobre el emprendedurismo, por su parte Varela (2001) lo define como la persona o conjunto de personas que es capaz de percibir una oportunidad de producción o de servicio y ante ella formula libre e independientemente una decisión de consecución y asignación de los recursos naturales, financieros, tecnológicos y humanos necesarios para poder poner en marcha el negocio que crea valor a la economía y genera trabajo para el y muchas veces para otros. Stevenson (2000) define la actividad de emprender como perseguir la oportunidad más allá de los recursos que se controlen en la actualidad. Tal es la importancia de las MiPYME en la economía mexicana que son motivo de interés de los investigadores mexicanos. Entre los temas de mayor impacto están los factores que se asocian al éxito o fracaso en las microempresas. Ambos aspectos pueden arrojar importante información (Hessels *et al.*, 2011; Medina, 2013; Shepherd, 2003), que pueden contribuir a la disminución de la tasa de mortalidad de las empresas (Navarrete & Sansores, 2011).

La literatura muestra dos alternativas teóricas para explicar la consecución del éxito competitivo. La primera habla de aprovechar las oportunidades y sortear las amenazas que provienen de la empresa y su relación con el entorno. La otra consiste en coordinar y aprovechar de forma adecuada y eficiente los recursos con los que cuenta la empresa en relación con la competencia. La clave del éxito es coordinar de acuerdo a la Teoría de Recursos y Capacidades los elementos pertenecientes a la empresa.(Grant, 1991). Esta teoría sugiere que las diferencias entre los diferentes niveles de éxito de las empresas de las diferencias de las dotaciones de recursos y capacidades de las organizaciones y no por las características estructurales.(Barney, 1991). El conocimiento de los recursos estratégicos, permitirá conocer a las mipyme

y de esta manera mejorar el sistema de gestión que aunque en este caso sea de manera informal mejore su posición frente a la competencia. La Small Business Administration (SBA) citado por define a la pequeña empresa como aquella que posee el dueño en plena libertad, manejada automáticamente y que no es dominante en la rama que opera. De acuerdo con Excélsior (2010), una de las ventajas de estas empresas, es que pueden realizar productos individualizados en contraposición con las grandes empresas que se enfocan más a productos más estandarizados, además de que se caracterizan por auxiliar a estas últimas en sus servicios u operaciones. Acorde a la Secretaría de Economía (2011), con base en la estratificación establecida en la fracción III del artículo 3 de la Ley para el desarrollo de la competitividad de la micro, pequeña y mediana empresa y en el Acuerdo por el que se establece la estratificación de las micro, pequeñas y medianas empresas, publicado en el diario oficial de la federación el 30 de Junio de 2009, las MIPyMES se clasifican de la siguiente manera:

Tabla 1. Clasificación de las Empresas Según el DOF

Empresa	Número de Trabajadores
Microempresa	0-10
Pequeña	11-50
Mediana	51-150
Grande	151-250

Fuente: Elaboración en base al DOF del 30 Junio 2009

Se tiene que una microempresa tiene entre 0 y 10 trabajadores, independientemente del negocio al que pertenezca su actividad económica, ya sea comercio o servicio. Ese tipo de empresa constituye un motor de crecimiento económico y de empleo fundamental para el país, ya que, de acuerdo a resultados del último censo económico del INEGI (2012), de cada 100 empresas mexicanas, 96 son microempresas, contribuyen con el 40.6% del empleo y aportan el 15% del PIB.

Por lo cual Bridge, Neil, & Cromie (1998), citados por Nuñez, (1997) determinan cualitativamente que una pequeña empresa es aquella que cumple con al menos dos de las siguientes cuatro características: 1) La dirección de la empresa es independiente y los directivos son los propietarios: 2) El capital y propiedad son suministrados por un individuo o un pequeño grupo: 3) Las áreas de operación son principalmente locales, los trabajadores y los propietarios viven en la misma región, sin embargo, el mercado que atienden no necesariamente es local: 4) El tamaño relativo de la empresa dentro de la industria es pequeño comparado con la unidad más grande del sector. La comparación puede ser en términos de volumen de ventas, número de empleados u otras medidas significativas

METODOLOGÍA

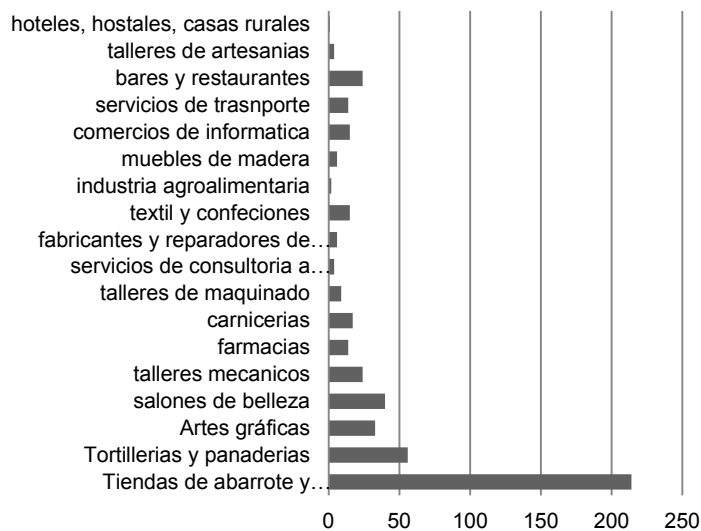
Para llevar a cabo este estudio se realizó una encuesta personal a las Microempresas de Torreón, Coahuila. El marco utilizado para la selección de las empresas fue la base del Sistema de Información de Empresas Mexicanas (SIEM) del 2014. La población objeto de estudio fue de 6585 micro empresas con un nivel de confianza de 90%, un error muestral de 4.25% y una probabilidad de éxito de 50%. Por lo tanto la muestra aleatoria es de 500 microempresas de la región lagunera. Las encuestas se aplicaron en el periodo de Enero a Mayo del 2014. El objetivo de nuestro estudio es de carácter descriptivo y exploratorio. Por una parte se tomo como referencia otros estudios de investigación documental de tipo informativa, con el propósito de efectuar una revisión y análisis de la literatura existente nacional e internacional, en especial. Para el desarrollo del estudio exploratorio se aplico la encuesta de Análisis Estratégico y Desarrollo para la Micro empresas del 2014 de FAEDPYME. Los datos obtenidos se analizaron mediante técnicas de estadística descriptiva utilizando el paquete estadístico SPSS.

El análisis de los datos recolectados inicia con descriptivos por frecuencias para caracterizar la población. Cuando analizamos diferencias porcentuales se utilizan las tablas de contingencia aplicando el test de Pearson, con el fin de valorar si dos variables se encuentran relacionadas. Cuando analizamos diferencias de medias se utiliza el análisis de varianza – ANOVA- como contraste. A continuación se sintetizan los resultados mas relevantes.

RESULTADOS

De la muestra estudiada de 500 microempresas ubicadas en la ciudad de Torreón, Coahuila se elaboro una caracterización que incluye el análisis de las siguientes variables control de la empresa sector, por genero, ubicación del local, localización del local, antigüedad de la empresa, si es formal o informal la empresa, nivel de formación, motivo que dio origen a la creación de la empresa, expectativas de ventas, percepción del clima organizacional, fuentes de financiamiento, dificultades que se han presentado en el desarrollo de la empresa. La distribución de la muestra con respecto al sector económico al cual pertenece muestra que 214 empresas pertenecen a tiendas de abarrotes y misceláneas siendo la principal actividad económica como se muestra en el Figura 1. El 36.2% de las micro empresas encuestadas su actividad económica es Tortillerías y panaderías, el 8% se dedica a Salones de Belleza, el 6.6% es artes gráficas.

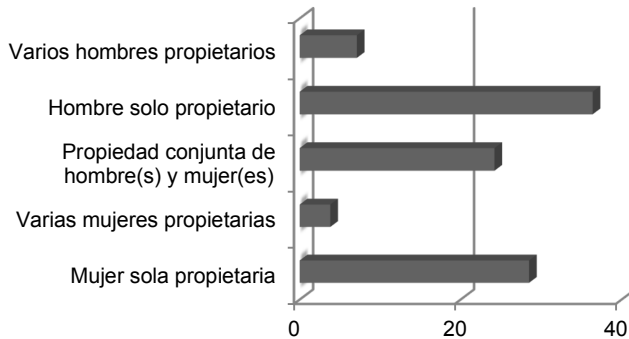
Figura 1: Frecuencias de la Distribución de la Muestra Por Sector Económico



Fuente: Elaboración propia. La gráfica muestra que la principal actividad de las empresas es tiendas de conveniencia y el menor porcentaje es para hoteles, hostales y casas.

Las micro empresas de la región se caracterizan por ser creadas en un 36,4% por un solo propietario del sexo masculino, 28,5% por una propietaria mujer, hombre y mujer en propiedad conjunta en un 24,2% de acuerdo al Figura 2.

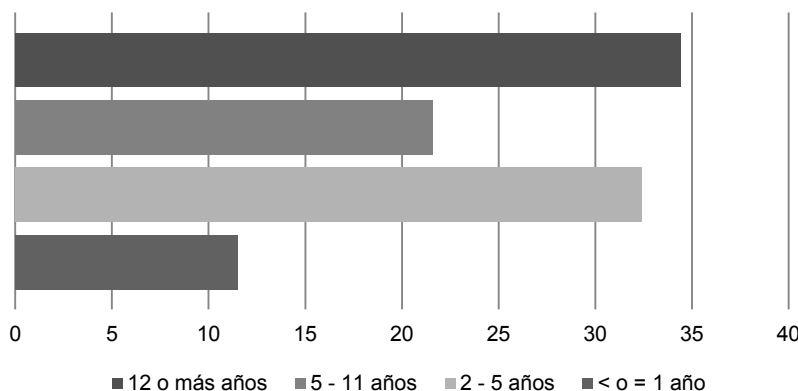
Figura 2: El Porcentaje de Participación Por Genero en la Dirección de las Microempresas (Datos % Del 2014)



Fuente: Elaboración propia. La grafica nos muestra que el 36.4% de las empresas son creadas por hombres y en menor porcentaje de empresas fueron creadas conjunto con varias mujeres empresarias solo un 3.8%.

El 34.4% de las empresas tienen una vida mayor a 12 años como se muestra en el Figura 3, así como el 21.6% tiene 2 – 5 años y el 21.6 % de 6-11 años, de estas cifras, se determino que el promedio aritmético de la vida de estas empresas es de 10, con una desviación estándar de 9.68 años.

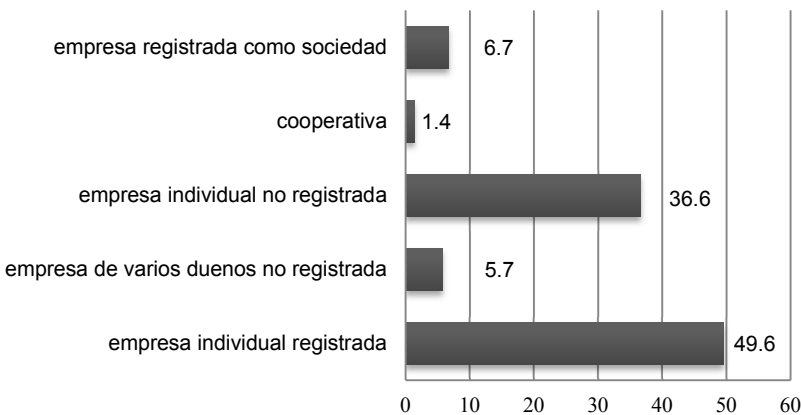
Figura 3: Frecuencias de Años de Operación de las Microempresas



Fuente: Elaboración propia. Este Figura se muestra la antigüedad de las 500 empresas donde la moda es de 12 o más años de vida.

Los datos socio demográficas manifiestan que la muestra estaba conformada en su mayor parte por empresas urbanas en un 86,7% y sólo un 13,3% de empresas rurales, el 58,7% están ubicados en locales independientes, el 34% espacios dentro de su misma vivienda y solo el 7,3% ubicados dentro de un kiosco en área comercial o puesto fijo y en un 9,3% empresas del sector Industrial, 74,5% del sector Comercio y 16,2% del sector Servicios. Es evidente la importancia del sector informal en términos de creación de empleos en México, por ello en el sexenio actual (2013-2018) se han implementado diversos mecanismos para concientizar y motivar a la formalización de las unidades económicas. En el Figura 4 se observa el grado de formalidad con el que cuentan las microempresas de la región. El 49.6% se encuentran constituidas de manera legal; el 36.6% trabajan de manera informal, el 29,6% de las empresas están registradas y solo el 8.1% están constituidas como sociedades.

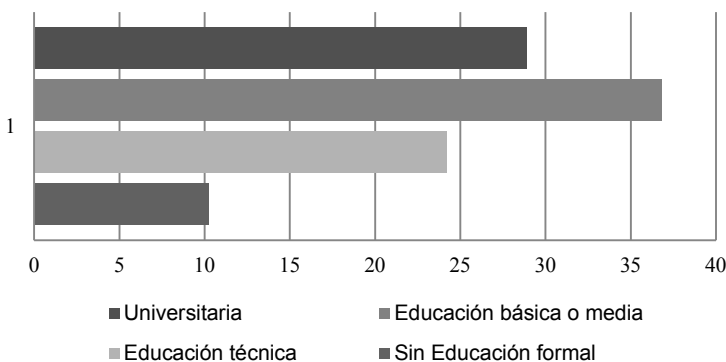
Figura 4. Porcentaje de Empresas Registradas Como Sociedades o Informales



Fuente: Elaboración propia. La gráfica muestra si las empresas están constituidas o no bajo las normas mexicanas.

El nivel formativo de los empresarios tiene un efecto positivo sobre el rendimiento del capital humano de los trabajadores. La formación académica de quienes dirigen la empresa es un determinante en la adopción de mejoras que le permiten tener una mayor capacidad para afrontar las crisis, es por ello que los resultados que muestra el Figura 5 son un detonante para crear programas de apoyo a los microempresarios. El valor más alto es la educación básica en un 36,8%, tan solo el 28.9 % cuenta con estudios universitarios y el 24,2% solo con estudios a nivel técnicos.

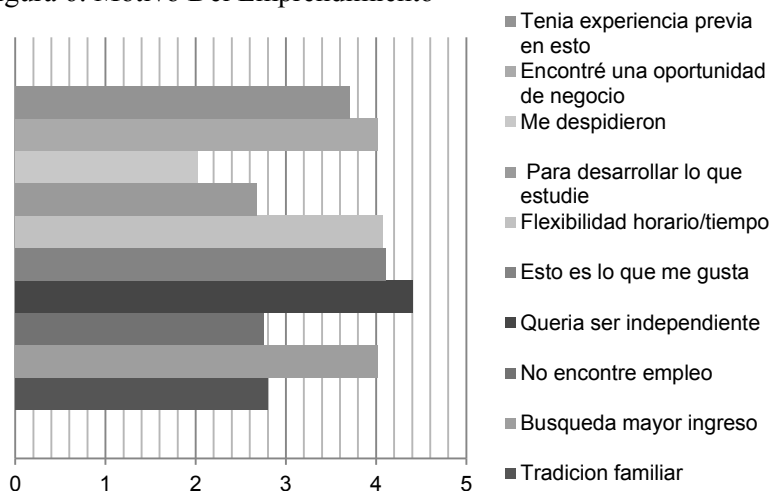
Figura 5. Nivel de Formación Académica



Fuente: Elaboración Propia. En el Figura se puede observar que la mayoría de los microempresarios solo cuentan con educación básica 36.8%, con Educación Universitaria 28.9, con educación técnica 24.2%.

Entre los motivos por los cuales una persona abre una empresa se encuentran: el hecho de haber perdido un empleo, por ambición, independizarse entre otros, por tener experiencia previa en el área, por quedarse sin empleo entre otros. En el siguiente Figura 6. se puede observar, que el principal motivo para emprender es el agrado a la actividad a desempeñar con una media de 4.11, seguido por la necesidad a independizarse de ser asalariado.

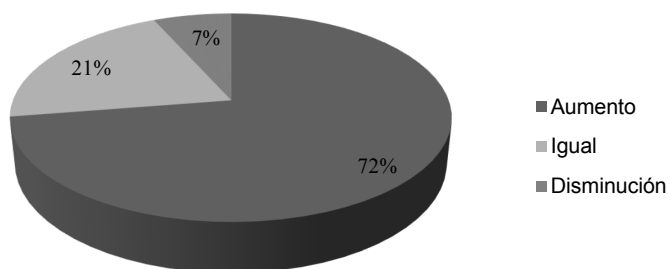
Figura 6: Motivo Del Emprendimiento



Fuente: Elaboración Propia. Los valores de la media oscilan 2.68 y 4.11. El valor mas alto es de 4.11 donde el principal motivante para emprender gusto por la actividad a desarrollar, mientras que el menor es el haber encontrado una oportunidad de negocio

Si analizamos la percepción que tienen los empresarios con respecto al aumento de sus ventas para el 2014 (Figura 7) encontramos que el 72% de ellos consideran que las ventas aumentarán para el final de este año, mientras que solo el 7% espera una disminución.

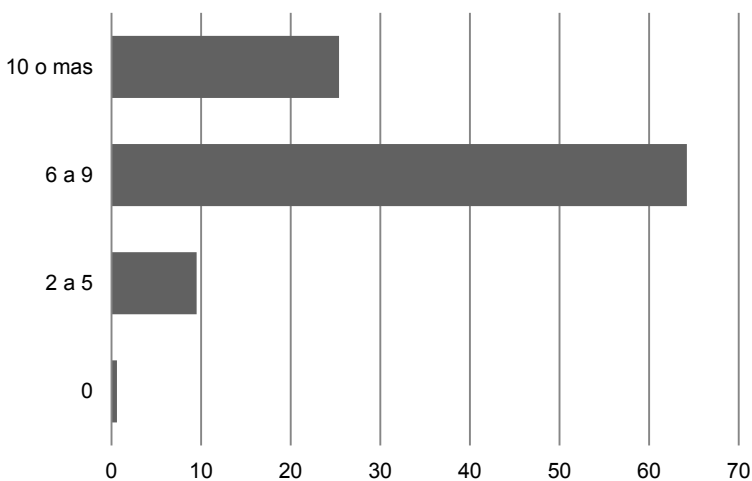
Figura 7: Estimación de los Empresarios Sobre las Ventas del 2014



Fuente: Elaboración Propia. El Grafico Muestra La Relación Que Guarda La Precepción De Los Empresarios Con Respecto A Las Ventas, Donde Solo Un 7% Espera Una Disminución.

El Figura 8 muestra que la percepción que tienen los empresarios con respecto a la situación actual de las empresas es muy favorable en el 64% de los casos y relacionado al Figura anterior lo reflejan en que estiman un incremento en sus ventas.

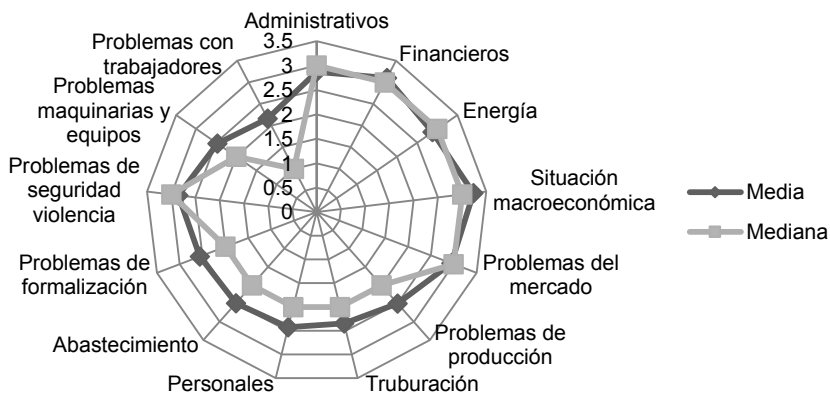
Figura 8: Clima Empresarial Que Mide La Confianza y Expectativas del Empresario En Su Entorno Económico (%)



Fuente: Elaboración propia. El 64,2% de los empresarios confían y tienen expectativas positivas de su entorno.

La percepción de los obstáculos a la gestión de una microempresa, forma un componente importante al definir la situación de los empresarios En el Figura 9. Se observa la media y mediana de los problemas principalmente a los que se enfrentan las microempresas de la región lagunera, donde la situación macroeconómica es percibida como el problema de mayor impacto seguido por los problemas del mercado con una media de 3.23 y 2.95 respectivamente.

Figura 9: Grado de Importancia de las Dificultades a las Que Se Enfrentan las Microempresas En la Región Lagunera



Fuente: Elaboración propia. Se muestra los resultados de las 500 encuestas con respecto a las principales dificultades que enfrentan los microempresarios de la región, destacando la situación macroeconómica con una media de 3.23 y los problemas del Mercado con 2.95

Se analizo si existía una relación entre la variable ubicación geográfica y el genero del propietario siendo negativa

CONCLUSIONES

Esta investigación ha permitido tener un caracterización de las micro empresas localizadas en la ciudad de Torreón, Coahuila, México. La principal causa que dio origen a las empresas fue la búsqueda por independizarse, el hacer lo que realmente les gusta, tener flexibilidad de tiempo, incrementar sus ingresos y haberse encontrado una oportunidad de negocio. El 36.2% de las micro empresas encuestadas su actividad económica es Tortillerías y panaderías. Fueron creadas en un 36,4% por un solo propietario del sexo masculino y en un 28,5% por una propietaria mujer. El nivel de educación que caracteriza a las empresas es educación básica en un 36,8%, siendo preocupante que se pierda la oportunidad de tomar decisiones certeras tener bajo nivel de conocimientos que permitan hacer frente a una situación económica difícil como la que vive el país.. Los empresarios se sienten optimistas en un 64.2% dando esperanza al crecimiento de las empresas, ya que menos del 1% de éstas lo considera negativo. Esto se refleja en que el 72% estima un crecimiento en sus ventas para el 2014. Algunas de las afectaciones para este entorno favorable que se pueden presentar son los problemas de seguridad y violencia, la situación macroeconómica y los problemas del mercado. El poder realizar una caracterización de las microempresas permite proponer políticas publicas que apoyen la formación de los lideres de las empresas para incrementar el tiempo de vida del 43.9% de las empresas que no tienen mas de 5 años de vida.

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Gabriela Margarita Reyna García, Mexicana. Doctorante por la Universidad Autónoma de Coahuila. Titulado de Lic. En Ciencias Jurídicas (1993) y Maestro en Administración por la Universidad Autónoma de la Laguna. Gerente Regional de Operadora Wanb del 2004 - 2012. Coordinador de la Comisión de Responsabilidad Social para la zona 2 de ANFECA. Profesor invitado en la Universidad Autónoma de la Laguna 2001 - 2012 Torreón, México Profesor invitado en ITESM-Campus Laguna Torreón, México. Desde el 2011 catedrático investigador de la UAdeC,. Dirección institucional: FCA-UAdeC, Unidad Torreón. Boulevard Revolución 151 Oriente. Colonia Centro CP: 27000. Torreón, Coahuila, México. E-mail:

Ramón Heredia Martínez, Mexicano. Doctorante por la Universidad Autónoma de Coahuila. Titulado de Contador Público (2000) y Maestría en Economía (2010) ambos por la la Universidad Autónoma de Coahuila , Gerente de impuestos y Auditoría en Lazaga Asesores de 1998-2000, Jefe de Contabilidad en la Universidad Tecnológica de Torreón 2000-2012 y Director del programa Educativo de Administración: Área Administración y Evaluación de Proyectos en la misma Institución 2012- a la fecha, Socio Activo del Instituto Mexicano de Contadores Públicos de la Laguna, Evaluador del Premio Nacional de Calidad (2014). Dirección Institucional: UTT, Carretera Torreón Matamoros Km 10 Ejido el Aguila, C.P. 27400, Torreón Coahuila, México. Email:

Brenda Dafne Herrera Mancilla, Mexicana. Maestría en Educación, Universidad Autónoma de la Laguna. Titulado en Lic. en Mercadotecnia. Gerente de Marketing y Ventas de Mayeutic Consultores de Junio 2006- Agosto 2010. Profesor invitado en la Universidad Autónoma de la Laguna de Octubre del 2007- Noviembre del 2012. Profesor de tiempo completo e Investigador en la Universidad Tecnológica de Torreón del 2012 a la fecha. Dirección institucional: UTT, Carretera Torreón-Matamoros Km. 20. Ejido el Aguila. Torreón, Coahuila, México. Email:

Diana Carrillo Robles, Mexicana. Maestría en Administración, Universidad Autónoma del Noreste. Titulado en Lic. en Mercadotecnia. Asesor de ventas, Misol Automotriz de Dic 2006- Dic 2008 Gerente de Ventas de Jardines del Tiempo Junio 2000- Abril 2003. Profesor invitado en la Universidad Autónoma del Noreste de Enero del 1999- Octubre del 2013. Gerente de Marketing en Telecable de la Laguna de Agosto 1991 a Junio 2000, Profesor de tiempo completo e Investigador en la Universidad Tecnológica de Torreón de desde Enero del 2013 a la fecha. Dirección institucional: UTT, Carretera Torreón-Matamoros Km. 20. Ejido el Aguila. Torreón, Coahuila, México. Email:

EL DESARROLLO LOCAL EN MÉXICO DESDE LA PERSPECTIVA DEL PLAN MUNICIPAL

Luz Olivia Sánchez Ramírez, Universidad Estatal de Sonora
María Hermelinda Grijalva Mendoza, Universidad Estatal de Sonora
María Concepción Leyva Barraza, Universidad Estatal de Sonora
Ramón Armando Almodóbar Sepúlveda, Universidad Estatal de Sonora

RESUMEN

El presente artículo tiene como objetivo analizar el mejoramiento de los municipios mexicanos desde la óptica del plan de desarrollo municipal, en el sentido de examinar si a través de la gestión económica, social y administrativa especificada en los ejes rectores, se puede alcanzar un bienestar sostenido y la calidad de vida de sus habitantes. Para ello, se muestra el esquema del plan de desarrollo municipal como punto central y representativo, argumentando que el progreso económico obedece a múltiples factores que surgen de acuerdo a las necesidades y características independientes, debiendo considerar bajo este contexto, los requerimientos más apremiantes y mantener una coordinación ligada a objetivos claros y alcanzables; además, se deben visualizar los posibles riesgos que pueden frenar la buena marcha de sus administraciones y tratar de medirlos desde la conformación del mismo. Se concluye que la gestión compartida, la detección de riesgos y el análisis de las necesidades territoriales, impulsan de mejor manera el desarrollo económico local.

PALABRAS CLAVE: Desarrollo Económico, Municipio, Plan Municipal

THE LOCAL DEVELOPMENT IN MEXICO FROM THE MUNICIPAL PLANNING PERSPECTIVE

ABSTRACT

This article has as an objective analyze the Mexican municipalities development from their town planning perspective in order to analyze if the economic, social and administrative management principles specified in, have achieved sustained improvement and quality on the people's life. In order to demonstrate that, we will see a diagram showing the municipal development working and representing the central hub, this way they can argue that the economic development of the territorial spaces due to many factors according to their independent needs and characteristics and not to the states 'policies, for that reason, we considered under this context, the most pressing needs and also maintaining the coordination linked to clear and achievable targets and potential risks that may affect the operation of its administrations. It concludes that shared management, risk identification and the analysis of territorial needs, encourages in a better way the local economic development.

JEL: O2, O20

KEYWORDS: Economic development, municipality, Town planning.

INTRODUCCIÓN

La problemática que enfrentan los municipios mexicanos hoy en día merece ser estudiada desde diversos puntos de vista; resaltan las situaciones de carácter económico, político y social, por ser las más

representativas. El análisis del plan de desarrollo municipal puede ofrecer una idea generalizada de los puntos débiles que derivan de las administraciones, por ello, la presente investigación se presenta organizada de la siguiente manera: en la sección de la revisión de la literatura se parte de una exploración de investigaciones, teorías y conceptos existentes para ofrecer una panorámica sobre la problemática que viven los municipios mexicanos; posteriormente se presenta la metodología utilizada, en donde se describe el método para el análisis de la información, identificándose los ejes rectores del plan de desarrollo municipal, basándose para ello en las facultades concedidas por la Constitución Política de los Estados Unidos Mexicanos y disposiciones legales complementarias. Seguidamente se presentan los resultados de la investigación, así como sugerencias para el mejoramiento de los ejes rectores para finalmente presentar las conclusiones.

REVISIÓN DE LA LITERATURA

En países como México, donde los problemas económicos y sociales se han arraigado de manera sorprendente, alcanzar un desarrollo económico sostenible ha resultado difícil, ya que la contracción del PIB nacional de acuerdo al Fondo Monetario Internacional (FMI) para el 2014 será de 2.4% en lugar del 2.7% que se había pronosticado (Vélez, 2014), ello demuestra la debilidad tanto del sistema financiero como del sistema tributario que lo rige; de igual forma, problemas sociales graves han puesto al país en una verdadera encrucijada colocando en entredicho la eficacia del sistema de impartición de la justicia y la protección a los derechos humanos.

Expertos en desarrollo económico destacan que los altos costos de una mala administración por las erróneas decisiones, cuando hay riesgos involucrados, genera desafíos, provocando así la posibilidad de redirigir los recursos a la vez que se generan políticas proactivas en beneficio de las naciones (Basu, 2014). Esta situación por consecuencia, ha llegado a mermar las condiciones de la población mexicana, ya que el desarrollo local enfrenta serios problemas, sobre todo, en aspectos laborales, de salud y de seguridad, lo que aleja a los municipios de la intención contenida en el artículo 115 constitucional, el cual le otorga la responsabilidad de alcanzar el mejoramiento económico e impulsar el fortalecimiento en todas sus áreas; además, las prácticas gestoras de los ayuntamientos han puesto en juego los procesos de generación de recursos y las formas de distribución de los mismos; por ello, el plan de desarrollo bajo el cual se administra el municipio mexicano constituye un punto importante para analizar con detenimiento la gestión, manejo y aplicación de recursos, así como la administración del riesgo, al considerarlo como “ la herramienta básica de la planeación donde se materializan el programa de gobierno y las políticas institucionales, con el propósito de mejorar las condiciones de vida de los habitantes del municipio, con la participación de los sectores público y privado” (INAFED, 2013).

En este sentido el municipio mexicano como ente gubernamental, debe actuar bajo reglas autónomas ya que al concedérsele competencias que anteriormente no tenía, le permiten organizarse a través de la estructuración de un plan hecho en concordancia a las necesidades más apremiantes, sin embargo, como manifiesta Ugalde (2006) el municipio se ha erigido como objeto de estudio del derecho constitucional para analizar los fenómenos electorales, participación ciudadana y la administración pública generalizada; para ello, se han llevado a cabo estudios enfocados a determinar la aportación municipal al PIB estatal y su impacto en la economía nacional como puntos relevantes derivados de la descentralización, mas no como motor del desarrollo.

Sin duda alguna la teoría de Marshall (1890) no debe tener el mismo impacto en la actualidad, cuando se examinaban las concentraciones geográficas en torno a la industria, ya que tradicionalmente se había manejado el desarrollo económico de un municipio desde el punto de vista de la empresa, pues como lo refiere Albuquerque (2006) el territorio fue reducido a un espacio uniforme e indiferenciado y durante mucho tiempo el análisis central del desarrollo había permanecido estancado por el desarrollo de economías de escala referentes a la empresa, ahora, otros aspectos más relevantes y representativos para los gobiernos

deben ser la prioridad, analizar las características, capacidades y carencias es más representativo, detectar las potencialidades debe ser el punto de partida de un cambio incluyendo la sustentabilidad de las regiones.

Para ello, organismos internacionales han planteado diversas iniciativas como la de la Organización de Cooperación y Desarrollo Económicos (OCDE, 1999), la Organización Internacional del Trabajo (OIT) y en especial, la Unión Europea en relación con los nuevos ejes de la política económica territorial, se habla ahora del fomento al desarrollo rural y en especial al desarrollo sustentable. Asimismo, resulta importante el análisis de la descentralización de funciones, así como la puesta en marcha de los procesos de modernización de la administración municipal y de la gestión política para alcanzar los objetivos concretos. Por ello es importante preguntarse ¿Qué tipo de política local debe implementarse para ayudar a mejorar la economía?

Para dar respuesta a esta interrogante los aspectos del desarrollo municipal merecen ser estudiados con detenimiento y urgencia, máxime en estos tiempos de difícil actuación política, pues como bien afirma (Vázquez-Barquero, 2009) la estrategia de desarrollo local se debe plantear de forma diferente en cada caso, ya que las necesidades y demandas de las localidades y territorios son diferentes, las capacidades de los habitantes, empresas y comunidad local, cambian, además, cada comunidad visualiza en forma diferente las prioridades que deben incorporar a la política de desarrollo. Por tanto, el plan estratégico de desarrollo municipal debe ser analizado desde el punto de vista social, económico y político, para medir tanto el avance y detectar las áreas de riesgo y oportunidad a largo plazo.

El análisis se realiza a partir de los pilares generales bajo los cuales trabajan los municipios mexicanos, encuadrados en los siguientes aspectos de acuerdo al orden jurídico vigente:

Tabla 1. Plan municipal de desarrollo

Pilar/programas	Pilar/Programas
SEGURIDAD PÚBLICA	SEGURIDAD ECONÓMICA
Reglamentación municipal.	Empleo
Impartición de la justicia municipal.	Promoción industrial
Procuración de la justicia municipal.	Modernización comercial
Derechos humanos.	Fomento turístico
Seguridad pública y tránsito.	Modificación de las comunicaciones y el transporte
Protección civil	Desarrollo urbano
Apoyo a las políticas gubernamentales.	Agua y saneamiento
Protección jurídica de las personas y sus bienes.	Suelo
Fomento a la cultura política.	Vivienda
Fortalecimiento de la participación social.	Electrificación y alumbrado público
	Protección al ambiente.
SEGURIDAD SOCIAL	CIMIENTO PARA LA SEGURIDAD INTEGRAL
Desarrollo integral de la familia	Desarrollo de la función pública municipal
Salud	Fiscalización, control y evaluación de la gestión municipal
Educación y cultura	Planeación y conducción del desarrollo municipal
Cultura física y deporte	Fortalecimiento de la hacienda pública municipal.

En esta tabla se especifican los ejes rectores y sus respectivos puntos de trabajo en los cuales los municipios mexicanos habrán de basar sus planes de trabajo. Fuente: Elaboración propia de conformidad con los artículos 25, 26 y 115 de la Constitución Política de los Estados Unidos Mexicanos, la Ley Orgánica Municipal y la Ley de Planeación para el Desarrollo Municipal.

Seguridad Pública: Respecto al apartado de seguridad pública especificados en la Tabla 1, demuestra puntos de interés para mantener a la población protegida y segura, ya que no puede decirse que la falta de leyes, reglamentos o disposiciones es lo que caracteriza la función del municipio mexicano, sin embargo, se carecen de estadísticas oficiales y muchas veces ofrecen información distorsionada que evita identificar el riesgo inminente y el incremento de los delitos, por lo cual, es imposible señalar tendencias y patrones delictivos que pudieran ayudar a mejorar el sistema de seguridad. El manejo de datos verídicos es

importante para poder mantener un control de la criminalidad, de esta forma se reduce el riesgo de inoperancia en cuestiones de seguridad pública municipal ya que al generar cifras relacionadas con el índice de criminalidad ayudarán a minimizar el fenómeno delictivo que se ha venido incrementando.

Punto importante es la protección de los derechos humanos de la población mexicana, en este sentido los municipios deben buscar afanosamente la coordinación con las instituciones que brindan seguridad a la vez que se promuevan brigadas protectoras de los ciudadanos minimizando el riesgo para la sociedad civil vulnerable al ataque o pérdida de sus derechos. En este punto, es importante incidir en la apertura de espacios que promuevan la paz y la protección de los derechos de forma no violenta en pro de un cambio social positivo.

Para lograr una seguridad pública eficiente y eficaz, es recomendable que al momento de seleccionar policías, jefes de policías, agentes del ministerio público y demás servidores municipales se tenga en cuenta el perfil psicológico y nivel educativo de los aspirantes, ello con el afán de hacer una selección rigurosa donde las aptitudes y preparación sean relevantes para el desempeño de la función, considerando también las prestaciones y los montos salariales los cuales deben ser acordes a la responsabilidad que se asigna. En cuestión de vivienda existe poca accesibilidad para la obtención de créditos, los cuales además de ser altos se convierten en inaccesibles para el trabajador que percibe el salario mínimo quien en realidad resulta ser el más necesitado de vivienda, aunado a los espacios reducidos que conforman la construcción, lo cual resulta costoso.

Seguridad económica En cuanto a los pilares que sustentan la seguridad económica municipal se puede argumentar que los entes municipales tienen la misión de implementar políticas de tipo económico, por lo cual se forman algunas instituciones para generar el estímulo local. Si bien, este tipo de instituciones, tienen objetivos y lógica de funcionamiento, son sumamente importantes para lograr la coordinación que se busca, se tiene el ejemplo del programa Desarrollo Organizacional en Nuevo León, el programa Pasos en Sonora y Ayuntamiento Contigo en Veracruz, la Consulta Ciudadana en Baja California, Lunes Contigo en Jalisco, entre otros; se trata, en general, de un mismo tipo de política que es implementada por diversas instituciones que se diferencian, fundamentalmente, por cuestiones vinculadas a la capacidad jurídica de los municipios, las cuales varían según la región en la que se encuentran, estos programas han sido muestra de la generación de un trabajo más productivo cuando se tiene contacto con la población.

Por otro lado los problemas que el gobierno local enfrenta para obtener recursos e inversiones controladas por el gobierno estatal y federal, particularmente, el monto y la forma de obtención de las participaciones federales generalmente es inequitativa siendo además para muchos, los principales recursos de que disponen, ya que no han sido capaces de exaltar las potencialidades que los caracteriza, generando por consecuencia una estrecha dependencia.

Es importante resaltar que en la mayoría de los municipios mexicanos el sector turístico es fundamental ya que existen atractivos que son poco explotados lo que impide el desarrollo de este tipo de actividades, se tiene el ejemplo de municipios en los estados de Oaxaca, Chiapas, Veracruz y Tamaulipas. Además, existe poco estímulo para promover los productos elaborados por las etnias indígenas lo que pudiera ayudar a mejorar sus condiciones de vida. Por ello, es recomendable la promoción de las micro, pequeñas y medianas empresas ya que todos los municipios poseen riqueza en diversas formas que pueden ayudarles a conseguir el desarrollo económico.

En cuestión de vivienda existe poca accesibilidad para la obtención de créditos, los cuales además de ser altos se convierten en inaccesibles para el trabajador que percibe el salario mínimo, quien en realidad resultan ser el más necesitado de vivienda, aunado a los espacios reducidos que conforman la construcción, las cuales a la postre terminan abandonadas y bandalizadas, careciendo de un programa de rehabilitación de casas habitación.

Seguridad social: En cuanto a seguridad social se puede argumentar que las autoridades sanitarias han reducido los recursos para la asistencia médica generando con ello un desabasto en el cuadro de medicamentos y en general en los insumos para la salud, así como la reducción de servicios médicos especializados y la ausencia en la supervisión y control del proceso de la salud pública. Además, existen deficiencias en aspectos administrativos y de servicios municipales, ya que la cantidad y calidad del recurso humano en algunos municipios son excesivos pero poco eficientes. Existe poco compromiso de los alcaldes, empresas aseguradoras, instituciones prestadoras de servicios de salud y del personal asistencial, para participar en la vigilancia y el otorgamiento de servicios de calidad.

En relación a la promoción de la cultura se podría decir que existe de manera parcial, careciendo de una vinculación con instituciones educativas incluso con las comunidades. En cuanto a cultura física y deporte también muestran deficiencia, ya que no existe el apoyo económico programado por las propias administraciones municipales para fomentar dichas actividades.

Seguridad integral: En cuanto a los cimientos para la seguridad integral municipal, es importante señalar que el desarrollo de la función pública se convierte en una estrategia para avanzar en los trabajos territoriales, los problemas que aquejan a los municipios mexicanos en la actualidad deben verse como oportunidades para corregir fallas y deficiencias, para mejorar la gestión y administración, así como la forma para llegar a convertirse en municipios competitivos, en este punto, la detección de potencialidades de cada localidad, así como la detección de riesgos presentes y futuros, serían los principales renglones sobre los cuales se debe trabajar, constituyendo por el momento el modo más eficaz para poder avanzar.

En cuanto a la fiscalización, control y evaluación de la administración municipal, la cual se muestra en la actualidad como arbitraria, existen ejemplos sobrados de administraciones que han utilizado los puestos para provocar derroche y manejo oscuro de recursos, convirtiéndose en uno de los pilares más sensibles; por ello, la reforma del Estado se debe promover aplicando políticas nuevas para exigir la evaluación en relación con la eficiencia, la equidad, la honestidad y responsabilidad con que los gobernantes deben manejar los recursos.

Han sido precisamente los organismos financieros internacionales los que han señalado que la ineficiencia y la corrupción de las burocracias son verdaderos obstáculos para que los recursos otorgados promuevan el desarrollo económico y social (Worldbank, 2001). En México, no existen reglas claras para la incorporación de los mandos superiores y medios, ni tampoco de los funcionarios y los técnicos municipales. Cada tres años el equipo se renueva y los programas y proyectos no tienen necesariamente continuidad. Sin embargo, es obvio que los recursos humanos son de fundamental importancia para lograr una actuación gubernamental eficiente y democrática, por lo que la capacidad profesional depende en gran medida del tipo de relaciones que entabla el gobierno local con la ciudadanía.

De acuerdo con la legislación vigente (artículo Constitucional 115) los municipios tienen facultades muy amplias y, a la vez acotadas. Son muchos los municipios del país que manejan con dificultades un catastro actualizado; existe atraso en el cobro de impuestos, contribuciones y demás ingresos ya que las cuestiones políticas están inmersas en la administración; lo cual implica un mínimo nivel de eficiencia; los servicios de agua potable, basura, limpia, jardinería y rastros no están en condiciones de planear las formas de ocupación y usos del suelo o crear y controlar las reservas territoriales.

METODOLOGÍA

Para el desarrollo del trabajo investigativo se tomó en consideración las disposiciones legales vigentes relacionadas con la conformación del plan de desarrollo municipal. El enfoque dado al trabajo fue cualitativo basándose esencialmente en la técnica documental, por lo cual el estudio se enfocó en la exploración sobre las disposiciones que regulan el plan municipal y su impacto en el desarrollo municipal,

determinando para ello si la conformación del plan y la gestión de las autoridades han sido detonantes para el avance económico territorial, a la vez que se analizó la posibilidad de detección de riesgos tanto administrativos como económicos. A partir de la información legal se sistematizó la información y se confeccionó la tabla que contiene los puntos más representativos para la formación de un plan municipal con la intención de detectar las bondades y los puntos débiles del mismo, para, a partir de ahí, poder ofrecer una panorámica de su funcionalidad y sugerir cambios que puedan ayudar a mejorar la planeación local.

RESULTADOS

El análisis de las iniciativas de desarrollo económico local en la mayoría de los municipios mexicanos es incipiente, sin embargo, existen municipios sobre todo los pertenecientes a los Estados del norte, como Baja California, Sonora, Nuevo León y Durango, en donde se advierte mayor eficiencia en los alcaldes; esto debe atribuirse al dinamismo que poseen las actividades privadas, las cuales han estimulado el crecimiento empresarial, pues la presencia de la industria maquiladora ha sido detonante, aunado a la cultura política local que se ha desarrollado, lo cual no sucede con los municipios de sur como Oaxaca, Chiapas, Guerrero, Tamaulipas y Veracruz, careciendo de un número significativo de prácticas exitosas que hayan tenido impacto en la región, con las cuales pudieran ayudar a otros municipios vecinos a mejorar sus gestiones administrativas. En cuanto a los programas de mejora y de aplicación de recursos, se detectó que en numerosas ocasiones no obedecen a los objetivos planteados en el plan de desarrollo municipal ni en el plan de desarrollo urbano, por lo cual se requiere mayor presencia y vigilancia de las autoridades; esto con el fin de evitar que se implementen como reacción a las circunstancias y no a lo planeado. Punto importante es el derivado de la modificación al artículo 115 de la constitución, ya que a raíz de dicha reforma se otorgó a los municipios responsabilidades para impulsar su mejoramiento económico, por lo cual pueden recaudar contribuciones derivadas del impuesto predial, traslado de dominio y cobrar por la recolección de basura y agua entre otros, los cuales han ido ganando espacio, representando esto una ventaja para las administraciones. Existen crecientes demandas locales que se traducen generalmente en necesidades que han dejado de cumplirse, la falta de apoyo a las Mipymes como ejemplo, ha sido constante, además, en tiempos electorales la constante se traduce en promesas y planes de campaña, las cuales al llevar a cabo la elección, la situación vuelve a ser incipiente como al inicio. Se encontró además que las administraciones locales en términos generales, carecen de bases estadísticas eficientes que ayuden a las autoridades municipales y estatales a mantener un control estricto de la criminalidad, lo cual evita generar planes de prevención y abatimiento del delito de manera confiable; en cuanto a derechos humanos, la evidente violencia que se vive en el país ha sido muestra constante de la inoperancia de los organismos encargados de velar por la protección de los mismos, por lo que se requiere reforzar el sistema de justicia y de seguridad pública en todos los municipios del país.

De acuerdo a lo anterior, se sugiere la implementación de los siguientes programas que podrían incrementar la eficiencia en la actuación de los municipios mexicanos. Los programas alternos o complementarios que los municipios mexicanos pueden implementar son los referidos en la Tabla 2, ya que en cuestión de seguridad pública se reconoce a la capacitación y a la selección estricta del personal, como las mejores herramientas para generar un equipo de trabajo eficaz, capaz de responder a las demandas sociales; asimismo, el control estadístico puede significar una buena organización estableciendo el camino hacia la prevención del delito. En cuanto a la seguridad social, se requiere una coordinación permanente con escuelas y universidades a fin de fortalecer la cultura y el deporte, renglones que pueden ayudar a mantener ocupada a la población joven; además, dar prioridad a la implementación de programas donde la igualdad de oportunidades para hombres y mujeres sea una fortaleza. En cuanto a la seguridad económica se debe incidir en el apoyo a las Mipymes con miras a convertirlas en fuentes generadoras de producción y del empleo; de igual forma se propone que en cuestión de vivienda, se dé inicio a un programa para rehabilitar aquellas que han sido abandonadas a fin de que sean reconstruidas para ponerlas a disposición de las familias necesitadas. En cada municipio mexicano se debe implantar una verdadera coordinación que implique una vigilancia estricta de los recursos así como la vigilancia permanente de su aplicación, todo

ello con el propósito de evitar desvíos o enriquecimiento ilícito por parte de los servidores públicos, programas con los cuales se puede alcanzar el mejoramiento local.

Tabla 2. Programas Alternos De Mejoramiento Local

Pilar/programas	Pilar/programas
SEGURIDAD PÚBLICA Programa de selección de personal. Programa de capacitación permanente. Programa de estadísticas y control del delito. Coordinación con instituciones públicas y privadas para la organización de brigadas contra el delito.	SEGURIDAD ECONÓMICA Fomento a las Mipymes. Fomento turístico para municipios menos favorecidos. Programa de rehabilitación de viviendas abandonadas. Programa de igualdad de oportunidades entre hombres y mujeres.
SEGURIDAD SOCIAL Coordinación con instituciones educativas para la promoción de la educación y la cultura. Programa de fortalecimiento de cultura física y deporte. Programa de igualdad de oportunidades entre hombres y mujeres.	CIMIENTO PARA LA SEGURIDAD INTEGRAL Coordinación eficiente y aplicación adecuada de los recursos. Vigilancia permanente y evaluación de la función pública municipal.

Programas complementarios para dar mayor funcionalidad a los ejes rectores que conforman el Plan de Desarrollo Municipal. Fuente: elaboración propia en base a los resultados del estudio.

CONCLUSIONES

Se concluye por tanto que el tipo de política local que requiere el país debe derivar del avance de los procesos democráticos y la descentralización concedida, ya que en la mayoría de los municipios mexicanos se debe obligar a los responsables públicos a buscar enfoques distintos para trabajar, la visión debe cambiar. Hoy en día la población demanda una gestión gubernamental eficaz y eficiente, que sea capaz de enfrentar y responder de manera positiva a los retos en materia social, económica, administrativa y política; el propósito debe ser enfocado a responder de la mejor forma a los requerimientos sociales. En este sentido las estrategias de desarrollo local se deben abrir bajo una concepción diferente, es decir, se debe trabajar desde lo local con miras a tener impacto en el estado y finalmente en la federación con una visión más integral y de mayor organización. Al vincular los diferentes pilares o programas que conforman el plan de desarrollo municipal, el impacto generado en cada municipio así como los riesgos que pueden afectarlo las oportunidades se potencian y se eliminan los efectos negativos que detienen el desarrollo y mejoramiento municipal.

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Luz Olivia Sánchez Ramírez, Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos. Profesora titular 2 de la Universidad Estatal de Sonora, adscrita a la carrera de Licenciatura en Contaduría.

María Hermelinda Grijalva Mendoza, Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos. Profesora titular 3 de la Universidad Estatal de Sonora, adscrita a la carrera de Licenciatura en Administración de Empresas Turísticas.

María Concepción Leyva Barraza, Doctora en Ciencias de lo Fiscal por el Instituto de Especialización para Ejecutivos. Profesora titular 2 de la Universidad Estatal de Sonora, adscrita a la carrera de Licenciatura en Administración de Empresas.

Ramón Armando Almodóbar Sepúlveda, Licenciado en Administración de Empresas por el Instituto Tecnológico de Sonora. Profesor Asociado 2 de la Universidad Estatal de Sonora, adscrito a la carrera de Licenciatura en Administración de Empresas Turísticas.

FORTALECIMIENTO DE LA INDUSTRIA PURIFICADORA DE AGUA ENVASADA EN MORELIA, MICHOACÁN

Irma Cristina Espitia Moreno, Universidad Michoacana de San Nicolás de Hidalgo
Evaristo Galeana Figuera, Universidad Michoacana de San Nicolás de Hidalgo
Dora Aguilasocho Montoya, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

La presente investigación se realizó con la finalidad de conocer los factores sociales que influyen en el comportamiento del consumidor cuando busca, evalúa, adquiere y usa o consume agua envasada en sus diferentes presentaciones y marcas. El objetivo consiste en conocer cuáles son los factores que influyen en el fortalecimiento de la industria purificadora de agua envasada en Morelia, Michoacán. El trabajo desarrollado arrojó resultados claros, apegados a la realidad y fáciles de interpretar, ya que se identificó el factor social más influyente en el consumidor, debido a que el impacto del agua embotellada y su empaque afectan el medio ambiente causando deterioro ambiental y a la economía de manera sustancial. Se utiliza el método científico, en cual se incluyeron las técnicas de observación, reglas para el razonamiento y la predicción, ideas sobre la experimentación planificada y los modos de comunicar los resultados.

PALABRAS CLAVE: *Mercadotecnia, Comportamiento del consumidor, programas sustentables.*

STRENGTHENING THE PURIFYING INDUSTRIAL SECTOR IN MORELIA MICHOACÁN

ABSTRACT

The research was elaborated with the objective to know the social factors that influence on the consumer behavior, when he try to find, evaluate, acquire, or use up bottled water in its different forms and brands. The objective is to understand the factors that influence in the purifying industrial sector in Morelia Michoacán. The developed research give us clear results, which are close to the reality, and easy to interpret. We could identify the most important influence social factor of the consumer, because the idea of bottled water and its way of have a bottle affects the environment making a deterioration on it, and affecting the economy directly. The used method is the Scientific, in which are included different techniques of observation, rules of argumentation, prediction, and ideas about planning experimentation and the way to communicate the results.

KEYWORDS: Marketing, Consumer Behavior, sustainable programs.

JEL: M13, L1, Q5.

INTRODUCCIÓN

Según estudios de Vernon (2013), el agua embotellada causa un gran daño ambiental y económico. En México, la extracción de un metro cúbico de agua cuesta en realidad \$2 pesos, pero las empresas privadas lo comercializan en \$20 mil. Fuera de que sea un robo el que se comercialice el agua de manera tan costosa, el hecho es que la producción de agua embotellada es increíblemente dañina para el medio ambiente. Al

año se queman 1.5 millones de barriles de petróleo para fabricar las botellas de plástico, 90% de las cuales no se reciclan, y por lo tanto tardan hasta 500 años en biodegradarse. Esto es el equivalente de petróleo que se usa para alimentar el motor de 100,000 automóviles en 12 meses. Además, en México el 85% de las empresas embotelladoras de agua incumplen normas sanitarias.

México tiene el mayor consumo per cápita de agua envasada en el mundo, con 173.8 litros anuales, lo que da lugar al quinto mayor mercado del orbe, con un valor de 7 mil 682.3 millones de dólares (mdd) y que aún crecerá 33.8% entre 2010 y 2015, según la consultora Euromonitor. El mercado se lo disputan gigantes mundiales, como Coca-Cola y Danone, cuyos productos llegan a todo el país; empresas medianas o de alcance regional, como Agua San Martín (Puebla), La Purísima (Morelos), Agua Modelo (Culiacán, Sinaloa) y Santa María (Coahuila), y pequeñas, además de un sinnúmero de micronegocios que montan máquinas despachadoras en modestos locales de las ciudades más pobladas del país y cuya venta no está cuantificada.

La francesa Danone (Bonafont) lidera el mercado formal con 35.7%, seguida de Coca-Cola (Ciel) con 25.1%, en tanto que Pepsico (epura) es tercera con 15.4% de cuota. Para la división de agua embotellada de Danone, el mercado mexicano crece en un rango de 15%, dijo la corporación en su reporte mundial del primer semestre de este año. Para las grandes compañías, el segmento más dinámico y atractivo son las presentaciones personales de hasta 1.5 litros. Cada vez más mexicanos llevan consigo en la calle u oficina una botella de agua, lo que ha conducido a una fuerte competencia en el segmento y por tanto a lanzamientos, ofertas y promociones en supermercados.

Por otra parte, encontramos al agua envasada en garrafón, que representa el 70% del mercado y crece a tasas de 7%, , en tanto que la vendida en botella representa 30% del mercado total pero crece a tasas de 11%. La segmentación llegará más lejos. Coca-Cola, que tiene 22 presentaciones de agua, sumó este año su producto Premium Smart Water y un botella de agua para niños con la marca Ciel Mini, en tanto que su competidor francés lanzó Bonafont Kids. El más dinámico hoy es el segmento de empaques personales (El Siglo de Torreón. “Un negocio fuera de control” Consultado en: <http://www.elsiglodetorreon.com.mx/noticia/701457.un-negocio-fuera-de-control.html>). El negocio ha registrado una fuerte expansión tanto a nivel mundial como en América Latina. Según datos del Banco Mundial, la industria del agua embotellada pasó de mil millones de litros en 1970 a comercializar 84 mil millones de litros en todo el mundo en 2000, para luego llegar a 237 mil millones en el 2010. El volumen de agua embotellada en México es el más alto del mundo en términos per cápita, seguido por Italia. Asimismo, es el segundo consumidor mundial por volumen total después de EU. A nivel regional, México es el mayor consumidor por volumen total de toda AL, con 46 por ciento del total comercializado en 2010.

Resulta pertinente precisar que uno de los grandes problemas que presenta es su impacto ambiental. Y es que además de la apropiación de agua de buena calidad y de su exportación, no es menor el consumo de energía y materiales y generación de residuos en el propio proceso industrial y de post-consumo. La producción de una botella de agua o, peor aún, de su procesamiento a bebida carbonatada, consume una gran cantidad de agua, más de la que la propia botella contiene: de entre dos a cuatro litros por litro de producto, sin contar el agua necesaria para la producción de los insumos como el azúcar, entre otros. También demanda una buena cantidad de energía (unos 3.2 a 4 MJ por botella de un litro). Genera, además, una enorme cantidad de residuos: gases de efecto invernadero; sustancias tóxicas como oxido de etileno, benceno y xilenos que son liberadas a la atmósfera y a las fuentes de agua como producto de la producción de botellas de PET, así como una enorme cantidad de basura post-consumo; esto es, botellas PET que en su gran mayoría no son recicladas, aunque la industria precise en sus empaques que se trata de material “reciclable”, lo que es muy diferente (La Jornada de Oriente. “El negocio del agua embotellada y sus impactos socio-ambientales” Consultado en: <http://www.lajornadadeoriente.com.mx/2013/11/19/el-negocio-del-agua-embotellada-y-sus-impactos-socio-ambientales>). Derivado de lo anteriormente expuesto, surge la siguiente *pregunta de investigación*: ¿Cuáles son los factores que influyen en el proceso

de decisión de compra del consumidor de agua envasada y permitan el fortalecimiento de la industria purificadora en Morelia, Michoacán? El *objetivo* de esta investigación consiste en: identificar los factores que influyen en el proceso de decisión de compra del consumidor de agua envasada y permitan el fortalecimiento de la industria purificadora en Morelia, Michoacán. Se formuló la siguiente *hipótesis*: La clase social, los grupos sociales, la familia y el entorno político son los factores que influyen en el proceso de decisión de compra en el consumidor de agua potable envasada y permitan el fortalecimiento de la industria purificadora en Morelia, Michoacán. El horizonte espacial de esta investigación corresponde a la ciudad de Morelia, Michoacán. La investigación se realizó en el año de 2012.

REVISIÓN LITERARIA

El desarrollo de la perspectiva teórica es un proceso y un producto. Un proceso de inmersión en el conocimiento existente y disponible que puede estar vinculado con nuestro planteamiento del problema, y un producto (marco teórico) que a su vez es parte de un producto mayor: el reporte de investigación (Yedigis y Weinbach, 2005, citado por Hernández et al 2006). Se revisó la teoría del Marketing y del Comportamiento del consumidor. El Marketing es el proceso de planear y ejecutar el concepto, el precio, la promoción, y la distribución de las ideas, bienes y servicios con el fin de crear intercambios que satisfagan los objetos particulares y de la organización. (Keller, 2009). El marketing es la filosofía apropiada para hacer negocios. Dicho de manera más sencilla, el concepto de marketing plantea que una organización debe satisfacer las necesidades y deseos de los consumidores para obtener utilidades (Peter y Olson, 2006).

En cuanto al Comportamiento del consumidor, para detectar las necesidades insatisfechas del consumidor, las empresas tuvieron que emprender una extensiva investigación de marketing. Al hacerlo descubrieron que los consumidores son individuos muy complicados y que están sujetos a gran variedad de necesidades. Psicológicas y sociales muy alejadas de sus necesidades de supervivencia. (Sánchez, 2008) dice que la Investigación de Marketing es la función que vincula al consumidor, cliente y público al comercializador a través de la información, la cual es utilizada para identificar y definir oportunidades de mercado y problemas, generar, redefinir y evaluar las acciones de marketing, dirigir los comportamientos de marketing y mejorar la comprensión del marketing como proceso. El estudio del comportamiento del consumidor está enfocado en la forma en que los individuos toman decisiones para gastar sus recursos disponibles (tiempo, dinero y esfuerzo) en artículos relacionados con el consumo. Esto incluye lo que compra, porque lo compra, donde lo compra, con qué frecuencia lo compra y cuan a menudo lo usa. El campo del comportamiento del consumidor es el estudio de personas, grupos u organizaciones y los procesos que siguen para seleccionar, conseguir, usar y disponer de productos, servicios, experiencias o ideas para satisfacer necesidades y los impactos que estos procesos tienen en el consumidor y la sociedad. La figura siguiente muestra las influencias del comportamiento del consumidor. En la figura 1, se muestra el respaldo teórico de la presente investigación. Muestra aspectos biológicos, sociales y psicológicos del comportamiento del consumidor.

Figura 1. Influencia En El Comportamiento Del Consumidor



Fuente: Cueva (2002)

DISEÑO DE INVESTIGACIÓN

El diseño de la investigación tiene como propósito responder a las preguntas de investigación planteadas y cumplir con los objetivos de la investigación, por lo tanto se deben tomar en cuenta diversos factores.

El objetivo de cualquier investigación en términos generales, es agregar algo nuevo a los conocimientos humanos. Según Litton (1971), el vocablo investigar viene del latín *investigare* que quiere decir desarrollar actividades con el objeto de registrar, indagar o descubrir la verdad. La presente investigación científica tiene un diseño descriptivo, hipotético deductivo-inductivo y también de carácter cuantitativo-cualitativo, con predominancia cualitativa. Es descriptivo, como su nombre lo indica, porque describe y/o especifica características del objeto de estudio y el fenómeno. Es hipotético deductivo-inductivo porque se propone una hipótesis como consecuencia de las inferencias y del conjunto de datos empíricos o de principios y leyes más generales.

Trabajo De Campo: Una vez definida la unidad de análisis, se debe delimitar la población. En palabras de Selltiz et al. (1980), citado en Hernández (2006) menciona que una población es el conjunto de todos los casos que concuerdan con una serie de especificaciones. En esta investigación se considera como universo de estudio los habitantes de Morelia, Michoacán, Caso específico: alumnos de la Facultad de Contaduría y Ciencias Administrativas de la Universidad Michoacana de San Nicolás de Hidalgo.

La muestra se tomara de dicha población y para su determinación se utiliza el Sistema de Cálculo para un Tamaño de Muestra por el muestreo aleatorio simple para proporciones resultando 358. Para esta investigación se determinó como instrumento una encuesta, esta técnica se aplica en general para satisfacer necesidades de campos muy diversos (Castañeda et al, 2002). Se utilizó la escala desarrollada por Rensis Likert. Se utilizó el paquete estadístico Statistical Pack Social Science (SPSS) en donde servirá para realizar la estadística descriptiva de la investigación y consta de 13 ítems, los cuales permiten medir las variables de la investigación, así como sus dimensiones e indicadores. La confiabilidad del instrumento de medición que se ha aplicado, ha sido a través del método del Alfa de Cronbach, el cual requiere una sola administración del instrumento de medición y produce valores que oscilan entre 1 y 0. Simplemente se aplica la medición y se calcula el coeficiente.

En la presente investigación en resultado fue de: 0.714

RESULTADOS

Enseguida se presentan datos los resultados detallados en función de los datos generados en forma analítica. Los resultados muestran el proceso de de decisión de actitud de compra de los consumidores de agua envasada. El trabajo de campo de concentra en los alumnos de la FCCA-UMSNH, ya que representan a los usuarios que más consumen el producto. El primer ítem determinó el sexo de la población objeto de estudio. El dato generado demuestra que, el sexo femenino es del 52.5%, ligeramente un poco más alto que el sexo masculino. La Facultad de Contaduría y Ciencias Administrativas ofrece tres carreras: Licenciados en Contaduría, Administración e Informática Administrativa. Los datos revelan que la población de alumnos se encuentra concentrada en primer lugar en la carrera de administración, seguido muy de cerca por contaduría. La población de la carrera de informática administrativa solamente representa el 15%.

El siguiente ítem, se refiere a determinar la distribución de alumnos en el grado que cursan la carrera, encontrando que la población más alta se ubica en el cuarto semestre y las más bajas en octavo y décimo. Hasta aquí, se mostraron datos relevantes sobre la población objeto de estudio, en cuanto a su identificación y características de su profesión y nivel de estudios. Esto, con el objetivo de identificarlos con las variables de estudio para obtener información relevante para la investigación. Enseguida se muestran los resultados respecto a: Marcas de agua que se comercializan, contenido (expresado en Litros), Frecuencia de compra,

Gasto semanal y atributo de producto. En primer lugar, es importante destacar la preferencia de compra respecto a las marcas de agua que se comercializan en el mercado. Se tomo como base los datos secundarios obtenidos en la investigación documental, con la finalidad de contrastarla con la obtenida con los datos primarios en una situación específica del estudio. También para conocer la situación competitiva en el mercado de agua embotellada o envasada.

Tabla 1: Elige La Marca De Agua Que Prefiere Comprar

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SANTORINI	131	36.6	36.6	36.6
	BONAFONT	116	32.4	32.4	69.0
	CIEL	89	24.9	24.9	93.9
	EPURA	10	2.8	2.8	96.6
	OTRA	12	3.4	3.4	100.0
	Total	358	100.0	100.0	

Los datos evidencian el liderazgo en ventas de la marca “Santorini”, seguido muy de cerca de las marcas “Bonafont” y “Ciel”. En la grafica siguiente se puede apreciar mejor el resultado. Otro aspecto importante es el contenido de agua que eligen cotidianamente, ya que eso determina además especificar el tipo de mercado de consumo de agua embotellada o envasada. Se puede apreciar claramente, una fuerte tendencia hacia la preferencia del consumidor de la presentación de 1LT. Vemos como la intención de compra se reduce a cantidad de contenido. También es importante en el estudio, la frecuencia con que compran agua embotellada o envasada. Se tomo como referencia de tiempo, una semana. El resultado arroja como nivel más alto de 3 a 4 veces.

Tabla 2: Elige La Presentación Del Envase De Agua Que Prefiere Comprar.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	600 ML	94	26.3	26.3	26.3
	1 LT	179	50.0	50.0	76.3
	1.5 LTS	64	17.9	17.9	94.1
	5 LTS	7	2.0	2.0	96.1
	OTROS	14	3.9	3.9	100.0
	Total	358	100.0	100.0	

Tabla 3: Elige La Frecuencia Con Que Compra Agua Envasada En La Semana.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DE 1-2	136	38.0	38.0	38.0
	DE 3-4	148	41.3	41.3	79.3
	DE 5-6	50	14.0	14.0	93.3
	DE 7-8	19	5.3	5.3	98.6
	DE 9 EN ADELANTE	5	1.4	1.4	100.0
	Total	358	100.0	100.0	

Otro aspecto importante de esta investigación, tiene especial importancia en cuanto al precio del producto. Esto es de importancia mayor, ya que tiene que ver con el “costo beneficio” que adquieren los consumidores respecto al consumo de agua embotellada, envasada, de garrafón y la alternativa de utilizar un “filtro casero”.

Tabla 4. Elige El Gasto Que Realizas A La Semana En Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DE \$ 6.00 A 15.00	102	28.5	28.5	28.5
	DE \$ 16.00 A 32.00	128	35.8	35.8	64.2
	DE \$ 33.00 A 42.00	64	17.9	17.9	82.1
	DE \$ 43.00 A 55.00	42	11.7	11.7	93.9
	DE \$ 56.00 EN ADELANTE	22	6.1	6.1	100.0
	Total	358	100.0	100.0	

Un aspecto de especial relevancia, se relaciona con los atributos que contiene el producto y encontrar el que obtiene la mayor y menor preferencia por los consumidores, con el objetivo de determinar las estrategias de mercado para fortalecer la industria de agua.

Tabla 5. Elige el Atributo de Mayor Preponderancia Por el Cuál Prefiere el Agua Que Compra

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	PRESENTACIÓN	35	9.8	9.8	9.8
	SABOR	78	21.8	21.8	31.6
	PRECIO	41	11.5	11.5	43.0
	CALIDAD	143	39.9	39.9	83.0
	DISPONIBILIDAD EN LAS	61	17.0	17.0	100.0
	Total	358	100.0	100.0	

Se muestra como atributo más importante la calidad, seguida sabor. Resulta relevante también en los resultados, que la presentación del producto no representa un atributo que lo consideren con mayor relevancia. A continuación se presenta la escala de actitudes respecto a los factores culturales como la clase social, los grupos sociales, la familia y el entorno político. El primer aspecto se relaciona con la influencia que tiene el nivel cultural en el proceso de decisión de compra del consumidor.

Tabla 6. Considera Que Su Nivel Cultural Influye En Su Decisión De Compra De Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TOTALMENTE EN DESACUERDO	42	11.7	11.7	11.7
	DESACUERDO	82	22.9	22.9	34.6
	INDIFERENTE	73	20.4	20.4	55.0
	DE ACUERDO	143	39.9	39.9	95.0
	TOTALMENTE DE ACUERDO	18	5.0	5.0	100.0
	Total	358	100.0	100.0	

Los resultados obtenidos señalan que los consumidores se muestran estar de acuerdo con la afirmación.

En cuanto al factor relativo a la clase social, como factor de influencia en el consumidor para comprar agua envasada se obtuvieron los siguientes resultados:

Tabla 7. Considera Que La Clase Social A La Que Pertenece, Influye En Su Decisión De Compra De Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TOTALMENTE DESACUERDO	51	14.2	14.2	14.2
	DESACUERDO	75	20.9	20.9	35.2
	INDIFERENTE	103	28.8	28.8	64.0
	DE ACUERDO	94	26.3	26.3	90.2
	TOTALMENTE DE ACUERDO	35	9.8	9.8	100.0
	Total	358	100.0	100.0	

Por otra parte tenemos el factor relacionado al grupo social, el cuál es relevante conocer su nivel de influencia en el proceso de decisión de compra. Los resultados del factor muestran una media de 2.92, lo cual no es significativo para medir el factor. Otro aspecto importante a considerar en este factor lo compone la familia, que resulta importante conocer la influencia que tiene en el proceso de decisión de compra del consumidor. Por último se considera si es el entorno político el que tiene influencia, como parte de las

variables a medir, los resultados se muestran a continuación. También se realizaron otros análisis comparativos de los resultados. La tabla siguiente muestra la relación que existe entre marca de agua y contenido. Encontramos que la marca “Bonafont” tiene mayor preferencia de consumo de la presentación de 1LT, seguido de “Santorini”. En el cuadro siguiente, se compara la frecuencia de compra con el gasto de agua semanal y nos da como resultado más alto: de 3 a 4 veces con de \$16:00 a \$32:00. Lo cual da validez y confiabilidad a los datos obtenidos y sirve para determinar la estrategia de ventas de agua envasada.

Tabla 8 Considera Que El Grupo Social Al que Pertenece Influye En Su Decisión De Compra De Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TOTALMENTE EN DESACUERDO	45	12.6	12.6	12.6
	DESACUERDO	90	25.1	25.1	37.7
	INDIFERENTE	98	27.4	27.4	65.1
	DE ACUERDO	97	27.1	27.1	92.2
	TOTALMENTE DE ACUERDO	28	7.8	7.8	100.0
	Total	358	100.0	100.0	

Tabla 9. Considera Que Su Familia Influye En Su Decisión De Compra De Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TOTALMENTE EN DESACUERDO	55	15.4	15.4	15.4
	DESACUERDO	89	24.9	24.9	40.2
	INDIFERENTE	67	18.7	18.7	58.9
	DE ACUERDO	104	29.1	29.1	88.0
	TOTALMENTE DE ACUERDO	43	12.0	12.0	100.0
	Total	358	100.0	100.0	

Tabla 10. Considera Que El Entorno Político Influye Su Decisión De Compra De Agua Envasada

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	TOTALMENTE EN DESACUERDO	105	29.3	29.3	29.3
	DESACUERDO	104	29.1	29.1	58.4
	INDIFERENTE	99	27.7	27.7	86.0
	DE ACUERDO	41	11.5	11.5	97.5
	TOTALMENTE DE ACUERDO	9	2.5	2.5	100.0
	Total	358	100.0	100.0	

Tabla 11: Elige La Presentación Del Envase De Agua Que Prefiere Comprar.

		ELIGE LA PRESENTACIÓN DEL ENVASE DE AGUA QUE PREFIERE COMPRAR.				
		600 ML	1 LT	1.5 LTS	5 LTS	OTROS
		Count	Count	Count	Count	Count
ELIGE LA MARCA DE AGUA QUE PREFIERE COMPRAR	SANTORINI	45	56	18	5	7
	BONAFONT	23	67	23	1	2
	CIEL	21	46	20	1	1
	EPURA	3	5	2	0	0
	OTRA	2	5	1	0	4

Tabla 12: Elige La Frecuencia Con Que Compra Agua Envasada En La Semana.

		ELIGE LA FRECUENCIA CON QUE COMPRA AGUA ENVASADA EN LA SEMANA.				
		DE 1-2 Count	DE 3-4 Count	DE 5-6 Count	DE 7-8 Count	DE 9 EN ADELANTE Count
ELIGE EL GASTO QUE REALIZAS A LA SEMANA EN AGUA ENVASADA	DE \$ 6.00 A 15.00	92	9	0	1	0
	DE \$ 16.00 A 32.00	36	84	8	0	0
	DE \$ 33.00 A 42.00	6	39	19	0	0
	DE \$ 43.00 A 55.00	1	13	17	10	1
	DE \$ 56.00 EN ADELANTE	1	3	6	8	4

CONCLUSIONES

Por medio de la investigación que se realizó se pueden conocer las diversas opiniones de los consumidores acerca de los factores que influyen en el proceso de decisión de compra de agua envasada para fortalecer la industria de agua envasada en Morelia, Michoacán. En relación con las variables, los resultados respecto a: Marcas de agua que se comercializan, contenido (expresado en Litros), Frecuencia de compra, Gasto semanal y atributo de producto. Los datos muestran que la marca más vendida es “Santorini” (producto de Pepsi Morelia, Geusa de Occidente, S.A. DE C.V.), seguido “Bonafont” (pertenece a Grupo Danone) y “Ciel” (De Coca Cola México) Este dato es relevante para conocer la competencia del mercado que representa el 93.9%; dejando al resto de las industrias con una posición muy baja.

En cuanto al contenido, se obtuvo como dato, una fuerte tendencia hacia la preferencia del consumidor de la presentación de 1LT con un 50% y un 26.% de 600 Mlt. Vemos como la intención de compra se reduce la cantidad de contenido lo que determina además, especificar el tipo de mercado de consumo de agua embotellada o envasada de preferencia de los consumidores. Para la frecuencia de compra de agua embotellada o envasada, se tomo como referencia de tiempo, una semana. El resultado arroja como nivel más alto de 3 a 4 veces que representa el 41.34% En cuanto al gasto semanal y al precio del producto, es de importancia mayor, ya que tiene que ver con el “costo beneficio” que adquieren los consumidores respecto al consumo de agua embotellada, envasada, de garrafón. La tendencia destinar el gasto de agua a un rango de entre \$6:00 a \$32:00 pesos semanales representa el 64.3%. En referencia al atributo de producto, se considero la presentación, el sabor, el precio, la calidad y la disponibilidad en las tiendas. Es determinante encontrar el atributo que obtiene mayor y menor preferencia por los consumidores, con el objetivo de determinar las estrategias de mercado para fortalecer la industria de agua. Se encontró que el más importante es la calidad con un resultado del 40%, seguida sabor con 21.80% .

En cuanto a los resultados de los factores culturales que influyen sobre el comportamiento del consumidor en su proceso de decisión de compra de agua envasada; como la clase social, los grupos sociales, la familia y el entorno político. Los resultados son los siguientes: El primer aspecto se relaciona con la influencia que tiene el nivel cultural en el proceso de decisión de compra del consumidor. El resultado obtenido da una media de 3.04 de entre 1 y 5. Por lo que se considera “Alta” para efectos del estudio. En cuanto a la clase social se obtuvo una media de 2.96 que se interpreta como “regularmente importante” En cuanto a la influencia de la “familia”, encontramos que también se obtuvo un resultado de 2.97 que se interpreta de igual manera como “regular”. En lo que respecta al “entorno político” dio como resultado una media de 2.29 que representa el resultado más bajo, por lo que se establece que no es de ninguna importancia para el estudio. Por lo tanto, se concluye que el nivel cultural es el que más influye para la decisión de compra del consumidor. Con lo cual se alcanzo el objetivo de Identificar el factor que influyen en el consumidor en el proceso de decisión de compra de agua potable envasada y permitan el desarrollo de la industria purificadora en Morelia, Michoacán. Los resultados de la investigación se han descrito en los apartados anteriores que contienen los niveles alcanzados por cada una de las variables en escala de Likert. La información cualitativa obtenida en los cuestionarios fue aportada con seguridad y sin inconvenientes. Las herramientas estadísticas que se utilizaron fue la distribución de frecuencias, porque se indujo que fueron

las adecuadas para el tipo de información que se recogió y que permitieron sistematizarla de una manera sencilla y así facilitar su análisis y obtención de resultados. En la revisión bibliográfica se observó que existen diferentes conceptos, enfoques, y criterios para determinar las causas que afectan el comportamiento del consumidor.

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MEZCAL MICHOACANO: DE SU ORIGEN A SUS ESTRATEGIAS DE COMERCIALIZACIÓN. UNA APROXIMACIÓN

Virginia Hernández Silva, Universidad Michoacana de San Nicolás de Hidalgo
Yenisey Castro García, Universidad Michoacana de San Nicolás de Hidalgo

RESUMEN

El mezcal mexicano es una bebida alcohólica hecha de la planta de agave que se cultiva en diversas partes del país, y cuya historia se remonta desde hace 400 años. Su producción se da principalmente en las empresas familiares o micro empresas. Michoacán fue el último de seis estados en incorporarse a la denominación de origen (DO) tratando de dar un impulso estratégico a la industria del agave-mezcal como una actividad estratégica económica del estado. Derivado de que varios agentes interactúan en forma desarticulada en la industria, y existe muy poca investigación científica formal sobre este ramo de industria del estado, esta investigación cuenta con varios procesos de análisis. Este es un primer acercamiento a la industria mezcalera Michoacana, para analizar la estrategia implantada de la DO, realmente ha ayuda a los productores de agave. Este trabajo considera las relaciones entre empresas pequeñas y medianas (Pymes). Los resultados permitieron la obtención de información relacionada con la industria; la identificación de las áreas de oportunidad de los agentes de la cadena; y la evaluación del potencial y restricciones de la cadena de suministro del agave-mezcal del estado de Michoacán. Identificando problemas de capacitación y exceso de proceso administrativos relativos al proceso de comercialización.

PALABRAS CLAVE : Mezcal, Michoacán, Pymes, Producto nostalgia,

MICHOACAN MEZCAL: ORIGEN AND COMERCIALIZATION

ABSTRACT

Mezcal a traditional beverage of Mexico, is part of the national cultural identity, regional and local product is considered an ethnic and nostalgia in the domestic market and markets abroad Mexican migrants. In Mexico, Mezcal is an alcoholic drink made from the agave plant, which is cultivated in various parts of the country. Michoacan was the last of six states to join the denomination of origin (DO) in the country, trying to have an impact on the mezcal industry as a strategic state activity. Since multiple agents interact in this industry, this research uses several analysis processes and is focus is related with the mescal cultivated and processed in Michoacan. This research is the first fromal study of Michoacan's mezcal industry and tries to identify if this strategic move with Michoacan (DO) has accomplished its objective. This paper considers the relationship between small and medium companies (Pymes). The results obtained information related to the industry identifying areas of opportunity for mezcal producers and evaluating the supply chain of agave--potentials and constraints. The results revealed that this strategic move has not been as positive as expected, due to its high trade costs and excessive administrative burden

GEL: Mezcal, Michoacan, Pymes, Nostalgia Market

INTRODUCCIÓN

El mezcal ya ocupa un lugar importante en el gusto de los consumidores, no sólo en México sino a nivel internacional. Tan sólo en los últimos 9 años, la producción de esta bebida típica mexicana se incrementó en más de 360 por ciento, al pasar de 433 mil a 2 millones de litros al año, mientras que en ese mismo

periodo las exportaciones crecieron en 245 por ciento, de 214 mil a 739 mil litros al cierre de 2013, lo que habla de un auge en el consumo en esta bebida, que llega a cotizarse hasta en 500 euros en el viejo continente. A finales del 2012 se le otorgó a algunos municipios de Michoacán la denominación de origen del mezcal, de tal suerte la bebida que data con más de 400 años de historia en el estado, dejó de ser nombrada simplemente como doble destilado de agave para ser reconocida como mezcal e incursionar en nuevos mercados nacionales e internacionales en los que no podía competir debido a que carecía de tal denominación. Con esto, la entidad forma parte del Corredor del Mezcal que se extiende desde Oaxaca en el Sur, Michoacán en el Oeste hasta el Norte en Tamaulipas, lo que es una forma de limitar en qué lugares se puede producir la bebida y los puntos en donde está prohibida su elaboración. Con esta estrategia competitiva se pretende ayudar a los productores de mezcal a que mejoren la comercialización de sus productos y con ello mejoren su calidad de vida. Cabe destacar que varios municipios que recibieron esta ventaja competitiva cuentan con porcentajes muy altos de pobreza entre sus pobladores.

La producción artesanal del mezcal, al igual que el resto de las artesanías, se caracteriza por ser un negocio familiar; ya que tanto el jefe de familia, como su cónyuge, hijos y parientes cercanos dedican parte de su tiempo a producir y vender la bebida (Bailón C, 1980). De ser una agroindustria de capital familiar, nacional y local, centrado fundamentalmente en el estado de Oaxaca y otras entidades como Michoacán, según lo marca la Denominación de Origen (DO). La propiedad incluye desde la producción, envasado y distribución, hasta las marcas y, en buena medida, parte del “paisaje agavero”. En la actualidad en México se está teniendo un auge en la producción, venta y exportación del mezcal para lo cual se han tomado medidas estratégicas para impulsar su venta nacional e internacional, tal fue el caso de Michoacán que recientemente obtuvo su DO para algunos municipios del estado.

Para que el mezcal michoacano pueda competir con mezcales que llevan en el mercado nacional e internacional por más tiempo que el michoacano, como lo es el mezcal de Oaxaca, este deberá evaluar sus capacidades internas y externas esto con la finalidad de aprovechar la estrategia competitiva de la denominación de origen. En la actualidad no existe literatura que aborde este tipo de investigaciones y sin embargo si existe una inquietud por parte de los mezcaleros productores de la zona de la cañada por conocer y evaluar su productividad. El aporte que resultara de esta investigación contribuirá a la productividad de los mezcaleros, que repercutirá directamente a su economía y por ende a la competitividad del estado. Esta investigación proveerá ricos aportes en este tipo de literatura

Parte de los objetivos planteados dentro de esta investigación es conocer el estado que guarda de la industria mezcalera de Michoacán después de que se le otorgo la denominación de origen ya que el contar con esta legislación implica varios conocimientos técnicos, administrativos y legales y quizá lejos de ser una ventaja podría ser lo contrario. Al conocer la productividad de este sector se tiene como objetivo específico generar conocimiento sobre este sector ya que no existe literatura formal que aborde este tipo de investigaciones y ver la posibilidad de proporcionar un modelo de negocio. Debido a los mercados globalizados las actitudes conformistas de las empresas ya no tienen lugar. La conducta de los nuevos empresarios debe dirigirse a los factores que persiguen el éxito: El desarrollo de su propia tecnología, a diferenciar sus productos, al logro de prestigio de marcas, relaciones y servicios a los clientes. Y la medición de la productividad es uno de los factores más importantes a medir y por el cual se puede comenzar a estudiar un sector. Aunque existe mucha y variada metodología que mide la productividad, la presente investigación utilizará la propuesta metodología aportada por De la Paz Hernandez et al. (2003) y Pedraza (2006) y que contempla los siguientes índices buscando obtener claras y precisas dimensiones para su medición: Gestión administrativa, Materiales y suministros, desarrollo tecnológico, capital de trabajo, factores externos y productividad (desempeño y eficiencia del negocio). El presente trabajo está dividido de la siguiente manera: En primera sección se encuentra la introducción, después se abordan los aspectos teóricos sobre la productividad, a continuación se hace mención sobre la industria mezcalera en México y el mundo y aterrizamos con la situación actual en Michoacán y sus conclusiones

Aspectos Metodológicos

Productividad

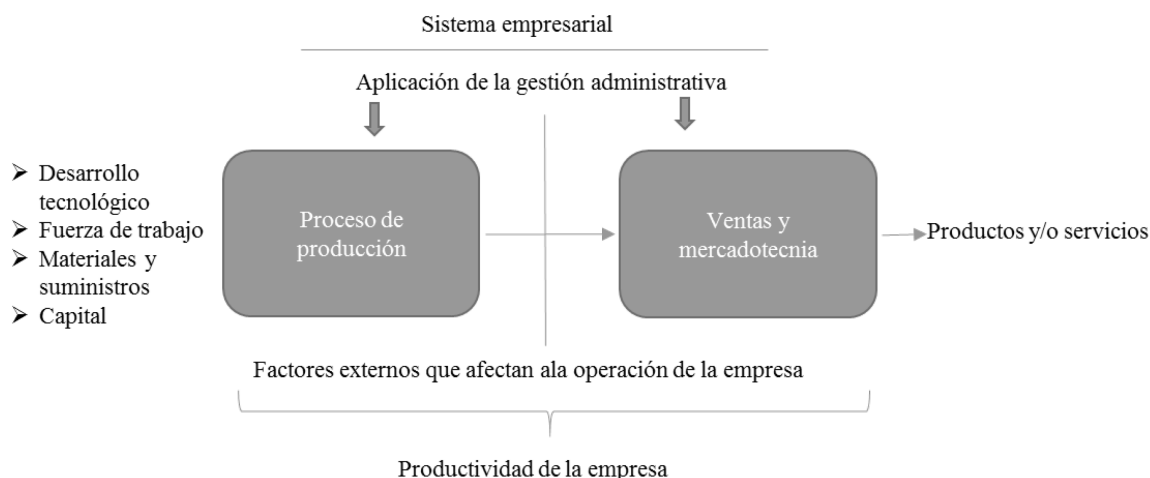
La productividad es uno de los factores más importantes dentro de la industria de un país, para ser competitivo frente a la influencia de la globalización comercial y para mejorar su nivel tecnológico (Pedraza R., 2006). La finalidad de medir la productividad deriva de la necesidad de realizar comparaciones con otros países, sectores productivos, en el ámbito industrial o la comparación con otras empresas. En la mayoría de los países se acostumbra medir la productividad por medio del trabajo y de acuerdo al capital. Aunque existes diversos enfoques para mediar la productividad, sobresalen los de los números índices, de funciones de producción, de razones financieras, de rentabilidad, de insumo de producto y de costos unitarios. Es conveniente mencionar que existe dos conceptos básicos en la literatura económica y administrativa: la productividad laboral y la productividad total de los factores (PFT) Existen varios métodos para medir la productividad, casi podría dividirse según el campo al que se aplique; esto es; los usados para medirla a escala internacional, está utilizada debido a la competencia internacional que tienen las empresas por los precios y calidad, haciéndose necesario mejorar la productividad y con esto compararse con la competencia. Otros métodos que miden la productividad en el ámbito nacional y el sector industrial, estos atienden a indicadores de productividad parcial, principalmente los de la productividad del trabajo, siendo las medidas de productividad que se utilizan en la mayoría de los países. Por otra parte, los economistas utilizan los números índices para medir la productividad nacional como lo es el método de Slow que considera que la tasa de cambio tecnológico es igual a la tasa de crecimiento del producto menos la tasa de crecimiento de los insumos primarios ponderados por su participación en el producto, lo cual varía en el tiempo (Hernández L, 1993).

Algunos métodos para medir la productividad a nivel empresa según David Summanth 2005, aún prevalece confusión y ambigüedad con respecto a este concepto. Las ventajas de obtener la medida de la productividad en las empresas rondan en torno a la necesidad de que el negocio sepa a qué nivel de productividad debe operar y qué nivel tiene respecto a otras empresas del mismo ramo. Podemos observar un modelo sencillo respecto a la evaluación de la productividad que es el financiero propuesto por Mercado (1997), en el cual consiste en aplicar veintidós razones financieras con las cuales se da una imagen integral de las empresas desde un enfoque monetario. Con esto se puede definir las características de la condición financiera de la empresa. Existen diversos enfoques, situaciones económicas y criterios para determinar la productividad. Y también no hay una aceptación universal de cuáles son las posibles causas que originan y modifican la productividad de una empresa. De acuerdo a la metodología propuesta por De la Paz Hernández et al. (2003) y Pedraza (2006) mencionan que las causas que originan la productividad se pueden clasificar en dos grandes categorías: La primera está compuesta por los factores internos que son aquellos que la empresa puede controlar y la segunda integrada por los factores externos a la empresa u organización y sobre los cuales no tiene ningún control pero depende en cierta medida de ellos y que influyen en su productividad. Concluyen que los factores que mayormente afectan a la productividad, entre otros, son la Gestión administrativa, esta se ve envuelta tanto en el subsistema de producción como en el subsistema de mercadotecnia, después al subsistema de producción lo afectan los siguientes factores: Materiales y suministros, desarrollo tecnológico, capital y fuerza de trabajo. Los factores externos afectan a ambos subsistemas y todos en su conjunto a la productividad. Por ende medir estos factores contribuirá a la productividad de la empresa.

Retomando la idea de que las nuevas tendencias del pensamiento económico señalan que el nuevo factor de la producción es el conocimiento y solo a través del conjunto de experiencias es posible producir riqueza (Toffler & Toffler, 1997). Si este enfoque lo aplicamos a la figura 1, se deduce que si no existieran experiencias acumuladas, no existirían los nuevos materiales ni serían más a menor precio y no habría equipos

y maquinarias para la producción, sería nulo el desarrollo tecnológico y los trabajadores desconocerían la forma de realizar sus actividades. Por ende cuando trabajamos con este estudio, cuando se trabaja con cada uno de los factores mencionados, se considera que no se deja de lado el factor conocimiento.

Figura 1: Modelo de los Principales Factores Que Influyen en la Productividad



Fuente: Modificación realizada con base en SUMANTH, David (1993) en (Pedraza R., 2006)

Mercado de la Nostalgia

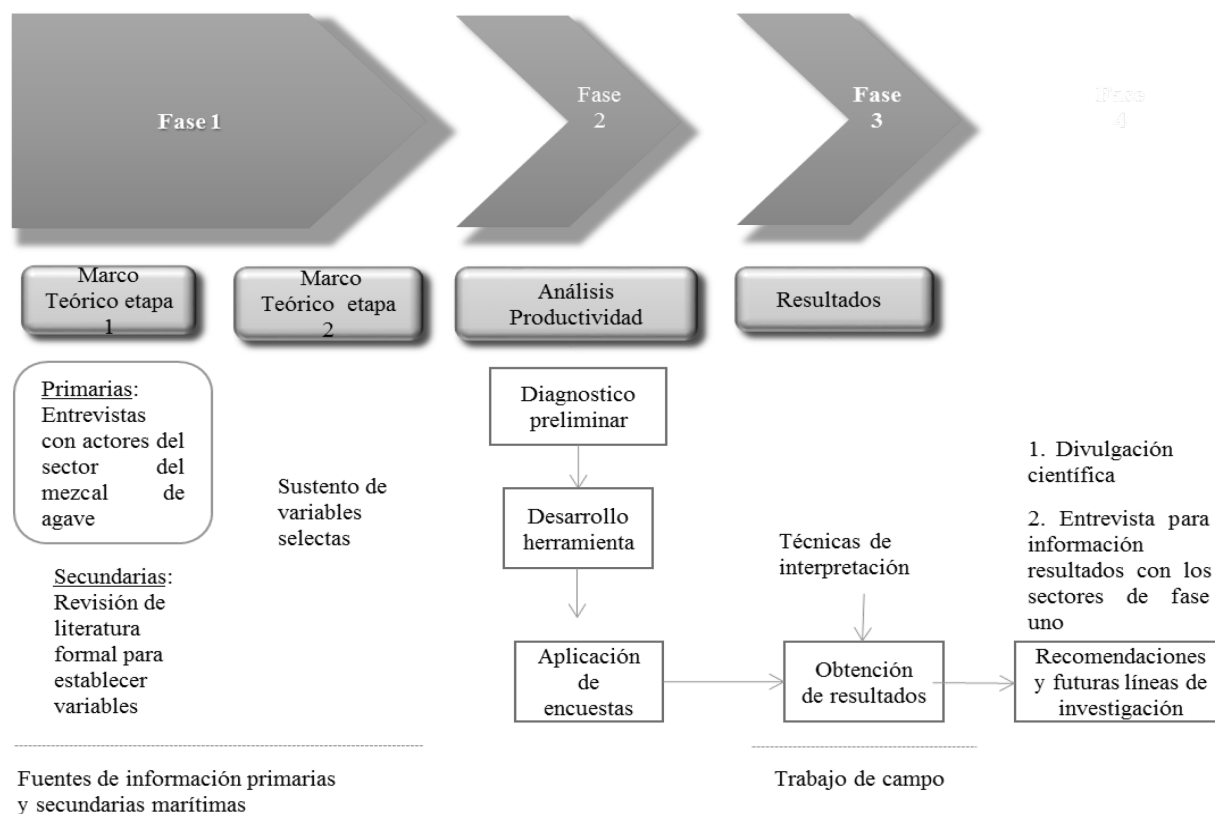
¿Cuáles son los productos étnicos y de la nostalgia? Los productos étnicos y de la nostalgia destacan por ser mercancías cuya tendencia cuenta con la característica de orientarse y dirigirse a mercados altamente diferenciados. Aún cuando deben cumplir con normas sanitarias y fitosanitarias –hasta fitozoosanitarias-, escapan a lo que pudiera entenderse como una estandarización a escala internacional en cuanto a normas de calidad; mercancías que, por su naturaleza, no requieren desarrollar innovaciones tecnológicas sofisticadas, menos aún costosas. (Olmedo, 2007) Lo interesante en este caso, habría que replantearlo en función de los mercados objetivo o de aquellos nichos de mercado que desean atacarse y ser atendidos. Se puede comentar que se han detectado mercancías de esta naturaleza de diversos sectores económicos que son –y pueden ser- producto del intercambio de México con los Estados Unidos (EU) y Canadá, nuestros socios comerciales en el Tratado de Libre Comercio de América del Norte (TLCAN). Entre ellas destacan productos de los sectores de alimentos y bebidas, muebles, artesanías, vestuario pero también música, iconografía, festividades de diversa naturaleza (populares, religiosas, otras) y, aún más allá, sobre todo en el rubro de los productos de la nostalgia no étnicos, muebles, detergentes, jabones, y hasta refrescos de empresas y marcas transnacionales elaboradas en México con azúcar de caña en lugar de la fructosa derivada del maíz amarillo, que ofrece un sabor y gusto diferentes a los fabricados en los Estados Unidos; igualmente escobas de mijo, sombreros, trajes de quinceañeras, servicios de salones de fiestas para festejos de quinceañeras, profesionales que preparan los bailes para este tipo de festejos, como si estuvieran en México (Olmedo, 2007).

Diseño de la Investigación

Como se ha mencionado previamente esta investigación tendrá varias fases para lograr el proceso metodológicos para poder medir la productividad del sector mezcalero michoacano (ver figura 2); el primer paso y abordado dentro de este documento, pretende mostrar lo detectado con el sector del mezcal michoacano a través de fuentes primarias y secundarias en la entidad, dentro de las fuentes primarias se realizarán entrevista con el sector mezcalero, esto incluyo reuniones con asociaciones mezcaleras,

productores independientes, y autoridades gubernamentales con la finalidad de establecer el panorama general de las variables sujetas de estudio. Dentro de las fuentes secundarias revisadas se abordó toda la literatura, tanto formal e informal sobre el tema, para obtener el sustento teórico metodológico de las variables sujetas de estudio, detectando la escasa o nula investigación formal sobre el mezcal michoacano y su comercialización después de otorgarle su DO en el 2013 e incluso previo de esta medida estrategia del estado.

Figura 2: Diagrama del Diseño de Investigación



Fuente: Elaboración propia.

El Mezcal En México

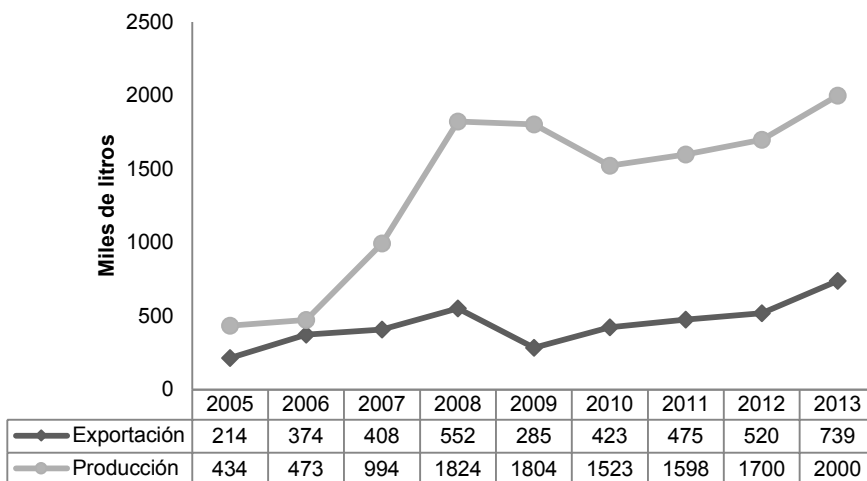
El mezcal es un destilado de la planta de agave, de la cual sólo se utilizan unas cuantas variedades de las 136 que existen en México. En Oaxaca la mayor producción de mezcal es de agave espadín, o agave silvestre Tobalá. En un intento por comparar al mezcal con el tequila, algunos expertos entusiastas dicen que el “Mezcal es al Tequila como el Armagnac es al Cognac”. El Tequila es un destilado de agave, de una variedad de agave diferente a las usadas para producir mezcal, producido en una región del centro de México (Martínez G., 2008) La mayoría de los productores de mezcal aún utilizan los antiguos y tradicionales métodos para cocer el agave en hornos bajo tierra con leña, fermentar en tinas de madera de manera natural, y destilar en ollas de cobre prácticamente tal como los españoles las trajeron a México.8 Por a la escasez del tequila, el mezcal ha tomado una nuev fuerza en el mercado, aunque en México no es bien aceptado por que se le identifica como una bebida de campesinos, de mala calidad y fácil de adulterar; que fue cierto en una época. Sin embargo, las exigencias comerciales han hecho que la producción se industrialice, pero artesanal y orgánicamente, lo cual en el extranjero es bien recibido, además de que hoy existe mucha regulación para la producción de dicho producto, como las certificaciones del Consejo Mexicano Regulador de la Calidad del Mezcal (COMERCAM) creado en 1997 Por muchos años, el mezcal,

una sustancia del destilado del maguey, fue considerado una bebida de segunda. Al día de hoy la venta de mezcal toma vuelo, “El mezcal es la única gran bebida espirituosa en el mundo que todavía no tiene una estructura comercial”, comenta Ainsley Cole, fundadora de Craft Distillers en Estados Unidos. “La situación es como con el coñac en Francia en el siglo XVIII, cuando sólo había campesinos produciéndolo para ellos mismos”. (Jong & Lopez, 2011). En 1995 el mezcal obtuvo la Denominación de Origen. Bajo el estricto cumplimiento de la Norma Oficial Mexicana quedando registrados como productores exclusivos de mezcal los estados de Oaxaca, Guerrero, Guanajuato, San Luis Potosí, Zacatecas, Durango y Tamaulipas. (Financiera Rural, 2013) Y en 2013 se unió a ellos algunos municipios del estado de Michoacán.

Aprovechando el Mercado de Nostalgia

Los flujos migratorios que han existido siempre, particularmente hacia las zonas urbanas nacionales latinoamericanas, y sobre todo los que se dirigen hacia los Estados Unidos, fundamentalmente, se tornaron más activos a raíz de las cada vez menores oportunidades de empleo en América Latina y a los salarios incapaces de permitir la reproducción de las familias y las personas con una retribución capaz de cubrir sus necesidades fundamentales (Olmedo, 2007). De este modo, la población de origen hispano en los Estados Unidos ha ido creciendo con tal ritmo, que hoy constituye la primera minoría étnica en ese país. En este sentido, nuestros migrantes, sea en su calidad de legales o bien de ilegales, conforman un mercado con un ritmo de crecimiento por arriba de lo que representa el crecimiento de la misma economía estadounidense, aún actualmente en condiciones recesivas (Olmedo, 2007). Michoacán se precia de ser de los principales estados con migrantes en los Estados Unidos. Por tal motivo se pretende impulsar el mezcal como bebida de nostalgia. A partir de la denominación de origen la producción y exportación de este bien se ha visto exponencialmente incrementada. Se observa que una tercera parte de la producción se destina al mercado externo, las exportaciones se dirigen a más de 30 economías pero Estados Unidos concentra más del 60% (Iglesias, 2014). La venta del mezcal tanto nacional como internacional ha ido en aumento a excepción del año 2009 que se vio afectado por la caída económica mundial en 2008 ver gráfica 1.

Grafica 1: Crecimiento y Exportación del Mezcal



Fuente: SAGARPA, Secretaria de Economía, Consejo Regulador de la Calidad del Mezcal, El Financiero Sin embargo los estados con mayor crecimiento comercial respecto a la venta del mezcal son Oaxaca y Zacatecas. Esto debido a que cuentan con mayor tiempo trabajando con la denominación de origen. Sin embargo Michoacán no figuran dentro de estas cifras

RESULTADOS MEZCAL MICHOACANO

Luego de más de 10 años de gestiones por parte de los productores de mezcal michoacano, el director nacional del Instituto Nacional de Propiedad Industrial firmó la autorización de la incorporación de

Michoacán a la ampliación de la denominación de origen del mezcal de esta entidad. De esta manera el 22 de Noviembre de 2012, apareció en el Diario Oficial de la Federación los municipios por los cuales se les otorgaba la denominación de origen. Con la finalidad de por fin incursionar en nuevos mercados nacionales e internacionales en los que no podía competir debido a que carecía de tal denominación.

Esta medida beneficia a los productores de la Tierra Caliente y representa la posibilidad de generar mayores fuentes de empleo y de proteger legalmente al destilado. La entidad cuenta en promedio con 1 mil 200 hectáreas de agave mezcalero que producen anualmente 230 mil litros y sostienen 10 mil empleos en 29 municipios (Rosiles, 2012). De acuerdo con el estudio realizado por la CONEVAL, en 2012, varios de los municipios que entraron a la reglamentación de la denominación de origen se encuentran con mayor población en pobreza, como lo es el caso de Tzitzio que cuenta con un 85% de su población en pobreza. Al buscar tener la denominación de origen se pretendía ayudar a los productores de mezcal a generar mayores ingresos al vender sus productos. Las investigaciones preliminares muestran productores de mezcal de pequeñas comunidades no cuentan en ocasiones con fábrica propia si no que le piden prestada a alguien más debido a la cuestión económica. Los productores que han querido comercializar nacionalmente se han topado con grandes listas de requisitos ante la Secretaría de Hacienda y Crédito público y con tramitología esto es gran cantidad de trámites para generar un marbete. Al contar con la estandarización de proceso de acuerdo a la DO los productores tienen que realizar gastos altos para cumplir con la normatividad esto es el registro de marbetes con el costo de \$1 peso mexicano, y la mayoría de los productores carecen del conocimiento, pericia y falta de recurso para cumplir con la norma.

CONCLUSIONES

Aunque el crecimiento de la producción y sus utilidades de la industria del mezcal han sido determinados por el decreto de denominación de origen desde el impulso del mezcal certificado en 1994, los impactos de esta política estratégica y competencia de estado, han derivado en distorsiones del sector industrial mezcalero, pues en medianos plazos se han concentrado la producción en ciertos territorios, específicamente oaxaqueños y determinados por un pequeño grupo de productores. El mercado de nostalgia respecto se vislumbra prometedor para que la estrategia comercial de la denominación de origen para el mezcal Michoacano sea aprovechada al máximo, sin embargo existen aún varias barreras administrativas y gubernamentales por vencer antes de llegar al punto cumbre del aprovechamiento de esta estrategia comercial. Este trabajo genera nuevas líneas de investigación para continuar revisando costos y procesos (según DO) para conocer el estado de la productividad de los mezcaleros de Michoacán y verificar que toda la tramitología y costos sean al final un beneficio y no un detrimento en la comercialización.

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Dra. Virginia Hernández Silva
Universidad Michoacana de San Nicolás de Hidalgo

Dra. Yenisey Castro García
Universidad Michoacana de San Nicolás de Hidalgo

INNOVACIÓN TECNOLÓGICA Y CAPITAL INTELECTUAL EN CENTROS DE INVESTIGACIÓN Y SU VINCULACIÓN CON LAS UNIVERSIDADES Y EL SECTOR PRODUCTIVO

Eyran Roberto Díaz Gurrola, Universidad Tecnológica de Torreón
Norma Maricela Ramos Salinas, Universidad Autónoma de Querétaro
Ramón Heredia Martínez, Universidad Tecnológica de Torreón

RESUMEN

La gestión de la innovación permite ser competitivos y colocarse a la vanguardia en productos y servicios que se ofrecen, otorgando un mayor ingreso y desarrollo en las organizaciones. Para identificar las variables que la propician, se seleccionó el Consejo de Ciencia y Tecnología (CONACYT), como entidad pública y de investigación. El objetivo principal de este trabajo de investigación es Identificar los factores que estimulan, el capital intelectual e innovación en los centros de investigación, y cómo se gestiona la transferencia de conocimiento al sector productivo y a las universidades. El método cuantitativo se aplicaron 51 encuestas a cinco diferentes centros de investigación pública utilizando el software SPSS 15 para el análisis de datos Concluyendo que: la gestión de innovación es el resultado de la interacción entre las variables generadas por los valores, la cultura organizacional, el liderazgo, la visión de la empresa, el compromiso de cada uno de los integrantes de la organización, entre otras; las cuales no pueden actuar separadamente, tienen que estar en sincronía con el mercado, la tecnología, las necesidades actuales y futuras del cliente, encausadas por un liderazgo comprometido con la gestión de la innovación.

PALABRAS CLAVE: Gestión de la innovación, Tecnología, Transferencia tecnológica

TECHNOLOGICAL INNOVATION AND CAPITAL INTELLECTUAL IN RESEARCH CENTRES AND THEIR LINKS WITH UNIVERSITIES AND THE PRODUCTIVE SECTOR

ABSTRACT

Innovation management allows you to be competitive and are positioned at the forefront of products and services offered, giving a greater income and development in organizations. To identify the variables that lead to it, the Council of science and technology (CONACYT), as a public entity and research was selected. The main objective of this research is to identify the factors that stimulate, intellectual capital and innovation in research centres, and is handled the transfer of knowledge to the productive sector and the universities. The quantitative method 51 surveys were applied to five different centers of public research using SPSS 15 software for data analysis concluding that: innovation management is the result of the interaction between the variables generated by the values, organizational culture, leadership, the company's vision, the commitment of each of the members of the Organization, among others; which they can not act separately, they must be in sync with the market, the technology, the current and future needs of the client, indicted by a leadership committed to innovation management

JEL: I12, M00

KEYWORD: Technological Innovation, Intellectual Capital, Bonding

INTRODUCCIÓN

Los centros del Consejo Nacional de Ciencia y Tecnología (CONACYT) en México requieren enfocar sus esfuerzos en lograr un bienestar social para su población, una de las herramientas de mayor impacto es elevar la innovación, la productividad y la investigación, para dejar de ser un país que solamente exportador de materias primas, e importar la tecnología de los países desarrollados. Los 27 centros de investigación que dependen del CONACYT son el pilar para el desarrollo del país, además de estar alineados al plan nacional de desarrollo 2013-2018

Pregunta principal ¿Cuáles son los factores que estimulan el capital intelectual e innovación en los centros de investigación y cómo se gestiona la transferencia de conocimiento al sector productivo y a las universidades? . Objetivo principal: Identificar los factores que estimulan, el capital intelectual e innovación en los centros de investigación, y la manera de gestionar la transferencia de conocimiento al sector productivo y a las universidades. Objetivos específicos:

1 Identificar cuáles son las variables organizacionales que influyen en la organización para fomentar la innovación y el capital intelectual. 2 Identificar cuáles son las variables que influyen en la organización para fomentar el capital intelectual. 3 Identificar cuáles son las variables que influyen en la organización para fomentar la innovación. 4 Identificar cuáles son las variables que influyen en la organización para fomentar la transferencia del conocimiento a universidades. 5 Identificar cuáles son las variables que influyen en la organización para fomentar la transferencia del conocimiento a empresas.

Hipótesis estadística de trabajo a comprobar:

H1 Los centros de investigación pública al estimular el capital intelectual y la innovación requieren fortalecer las siguientes variables organizacionales 1.1 clima laboral, 1.2 la pertinencia, 1.3 la satisfacción de 1.4 el fomenta y la creatividad 1.5 una formación adecuada y 1.6 liderazgo innovador

H2 Los centros de investigación pública al estimular a su personal para el desarrollo del capital intelectual requieren fortalecer las siguientes variables técnicas: 2.1 Investigación básica, 2.2 Investigación aplicada 2.3 Desarrollo tecnológico 2.4 2.5 Estado del arte Vigilancia tecnológica 2.8 Estudios de factibilidad, 2.9 Realización de ingeniería inversa, 2.10 Gestión de propiedad intelectual,

H3 Los centros de investigación pública al estimular a su personal para el desarrollo del innovación requieren fortalecer las siguientes variables técnicas: 2.6 Búsqueda de patentes 2.7 Redacción de patentes y Reivindicaciones, .11 Vinculación con universidades, 2.12 Vinculación con el sector industrial

H4 Los centros de investigación pública para lograr la transferencia del conocimiento al estimular a universidades requieren fortalecer las siguientes variables técnicas: 3.1 La competencia técnica Objetivos divergentes, 3.3 Barreras culturales, 3.4 Problemas relativos a los derechos de propiedad intelectual, 3.6 Dificultades de coordinación, 3.8 Problemas relativos a la confidencialidad, 3.11 Problemas relativos a los derechos de propiedad intelectual, 3.12 Problemas de atribución de responsabilidades

H5 Los centros de investigación pública para lograr la transferencia del conocimiento en las empresas requieren fortalecer las siguientes variables técnicas: 3.5 Barreras culturales, 3.7 Dificultades de coordinación, 3.9 Problemas relativos a la confidencialidad, 3.10 Problemas relativos a los derechos de propiedad, 3.12 Problemas de atribución de responsabilidades. Enseguida pasaremos a presentar el estado del arte que respalda esta tesis.

Esta investigación está integrada por las siguientes secciones: La revisión literaria que nos permite conocer el estado del arte, y poder evaluar y comparar varios puntos de vista acerca del tema, centrándose en modelos de capital intelectual e innovación, posteriormente la metodología cuantitativa es la que se emplea, *Software SPSS15.0* identifican variables, se establece la muestra, las unidades de investigación, y la aplicación de las encuestas para su interpretación, finalmente se tiene la sección de resultados y conclusiones en donde se obtiene las variables que contribuyen a que el capital intelectual, la innovación y la vinculación permita fortalecer el centro de investigación.

REVISIÓN LITERARIA

Manual de Frascati (2002). Las actividades de innovación tecnológica son el conjunto de etapas científicas, tecnológicas, organizativas, financieras y comerciales, incluyendo las inversiones en nuevos conocimientos, que llevan o que intenta llevar a mejoras, una implementación de productos y procesos nuevos o mejorados. Por otro lado los autores Nonaka y Takeuchi (1995), establecen que la innovación consiste en un continuo proceso de aprendizaje por el cual las empresas generan el nuevo conocimiento tecnológico. Así mismo Drucker (2005) define la innovación como la búsqueda organizada y sistemática con el objeto de cambio de las oportunidades que existen en el ambiente. Por otro lado los autores López M. et al. (2007), mencionan que la innovación es un proceso que genera nuevos conocimientos y en ocasiones, genera nuevas tecnologías susceptibles de ser aplicadas a productos, procesos de producción y de gestión. La tecnología se define como un conjunto de técnicas industriales susceptibles a ser aplicadas a un proceso productivo.

De acuerdo al El Manual de Oslo, 3ª Edición pasaremos a describir los conceptos de Innovación y sus tipos: Innovación como la introducción de un nuevo, o significativamente mejorado, producto (bien o servicio), de un proceso, de un nuevo método de comercialización o de un nuevo método organizativo, en las prácticas internas a la empresa, la organización del lugar de trabajo o las relaciones exteriores. La innovación es el principal impulsor del crecimiento y la creación de riqueza, el aumento en la competitividad, la mayor participación en los mercados globales y redes de producción, mejoras en la calidad de vida de los ciudadanos y para enfrentar los retos globales, ver tabla 1 .

¿Qué es una innovación? La innovación distingue a la vez un proceso y su resultado. Como proceso, caracteriza “una transformación de los procesos industriales en ejecución para concebir, realizar y distribuir los productos y los servicios” Como resultado, designa el producto (objeto o servicio) que es introducido sobre el mercado. Es en estos sentidos que contemplamos la innovación. Aunque hubieran utilizado terminologías diferentes, en la inmensa mayoría de las clasificaciones de las innovaciones ver tabla 2.2

Modelo a contrastar “Intellectus” con la realidad que vive un Centro Público de Investigación.

Una vez que se revisa la literatura se considera el modelo Intellectus. Como el modelo que más elementos tiene en concordancia con la realidad que vive el Centro Público de Investigación a continuación se describe el modelo y las variables que complementan las entrevistas a profundidad en la tabla tres se observa sus bloques de capital. El Modelo Intellectus presenta un conjunto de rasgos distintivos que lo diferencian claramente de otros modelos conocidos y utilizados en las mejores prácticas observadas.

Centros de investigación en México.

El Sistema de Centros CONACYT es un conjunto de 27 instituciones de investigación. Según sus objetivos y especialidades se agrupan en tres grandes áreas: 10 de ellas en ciencias exactas y naturales, 8 en ciencias sociales y humanidades, 8 más se especializan en desarrollo e innovación tecnológica, y uno en el financiamiento de estudios de posgrado. Objetivo de conformidad con las directrices emanadas del

Programa de Ciencia y Tecnología 2001-2006, los objetivos de los Centros Públicos CONACYT son: 1. Divulgar en la sociedad la ciencia y tecnología 2. Fomentar la tecnología local y adaptarla a la tecnología 3. Fomentar la tecnología local y adaptarla a la tecnología extranjera. 4 Innovar en la generación, desarrollo, asimilación y aplicación del conocimiento de ciencia y tecnología 5. Vincular la ciencia y tecnología en la sociedad y el sector productivo para atender problemas. 6. Crear y desarrollar mecanismos e incentivos que propicien la contribución del sector privado en el desarrollo científico y tecnológico. 7. Incorporar estudiantes en actividades científicas, tecnológicas y de vinculación para fortalecer su formación. 8. Fortalecer la capacidad institucional para la investigación científica, humanística y tecnológica. 9 Fomentar y promover la cultura científica, humanística y tecnológica de la sociedad mexicana. Fuente: (CONACYT, 2014)

Tabla 2.1: Modelos principales de Capital Intelectual

Autores	Definición
(Thomas STEWART, 1991)	“El Capital Intelectual es todo aquello que no se pueda tocar pero que puede hacer ganar dinero a la empresa”.
Jonson 1996	“El Capital Intelectual se esconde dentro de un concepto contable, tradicional, llamado Goodwill. La diferencia es que tradicionalmente el Goodwill recalca activos poco usuales pero reales, tales como las marcas de las fábricas. En comparación el Capital Intelectual busca activos todavía menos tangibles, tales como la capacidad de una empresa para aprender y adaptarse”.
Annie Brooking 1996	“Con el término de Capital Intelectual se hace referencia a la combinación de activos inmateriales que permiten funcionar a la empresa”.
Leif Edvinsson Sullivan 1996	“El Capital Intelectual es aquel conocimiento que puede ser convertido en beneficio en el futuro y que se encuentra formado por recursos tales como las ideas, los inventos, las tecnologías, los programas informáticos, los diseños y los procesos”.
Leif Edvinsson Michael Malone 1997	“La posesión de conocimiento, experiencia aplicada, tecnología organizacional, relaciones con clientes y destrezas profesionales que dan una ventaja competitiva en el mercado”.
Bradley 1997	“El Capital Intelectual consiste en la capacidad para transformar el conocimiento y los activos intangibles en recursos que crean riqueza tanto en la empresas como en los países”
Sveiby 1997	“El Capital Intelectual está constituido por todos aquellos conocimientos tácitos o explícitos que generan valor económico para la empresa”.
Ross y Ross 1997	“El Capital Intelectual es la suma del conocimientos de sus miembros y de la interpretación práctica de ese conocimiento, es decir, de sus marcas, patentes y trámites”.
Stewart 1998	“El Capital Intelectual está constituido de materia gris: conocimientos, información, propiedad intelectual, experiencia material que puede utilizarse para crear riquezas”.
Malhotra 2000	“El Capital Intelectual representa al colectivo de los activos intangibles que pueden ser identificados y medidos”.
Roos et al 2001	“El Capital Intelectual de una empresa es la suma del conocimiento de sus miembros y de la interpretación práctica del mismo”.
Nevado Peña López Ruiz 2002	“ es el conjunto de activos de la empresa que, aunque no estén reflejados en los estados contables, generan o generarán valor para la misma en el futuro, como consecuencia de aspectos relacionados con el capital humano y con otros estructurales como, la capacidad de innovación, las relaciones con los clientes, la calidad de los procesos, productos y servicios, el capital cultural y comunicacional permite a una empresa aprovechar mejor las oportunidades que otras, dando lugar a la generación de beneficios futuros”.
Batista Canino Melián González Sánchez Medina 2002	“El Capital Intelectual es la combinación de activos inmateriales o intangibles, incluyéndose el conocimiento del personal, la capacidad para aprender y adaptarse, las relaciones con los clientes y los proveedores, las marcas, los nombres de los productos, los procesos internos, y la capacidad de I+D, etc, de una organización, que aunque no están reflejados en los estados contables tradicionales, generan o generarán valor en el futuro y sobre los cuales se podrá sustentar una ventaja competitiva sostenida”.
Bueno Campos E. 2003	Acumulación de conocimiento que crea valor o riqueza cognitiva poseída por una organización, compuesta por un conjunto de activos intangibles (intelectuales) o recursos y capacidades basados en conocimiento, que cuando se ponen en acción, según determinada estrategia, en combinación con el capital físico o tangible, es capaz de producir bienes y servicios y de generar ventajas competitivas esenciales en el mercado para la organización.
Mario L. Bermudez 2008	Conjunto de Conocimientos científicos, tecnológicos, artístico y comercial aplicable para la generación de riqueza social del que dispone un individuo, organización o comunidad.

Fuente: Fuente elaboración Dra. Norma Maricela Ramos Salinas. En esta tabla se explica los diferentes enfoques del desarrollo de la innovación Adaptado de Ziamou (1999); García y Calantone (2002); Miller y Miller (2012).

2.2 : Modelos principales de Innovación dimensiones y definiciones

Autores	Dimensiones	Definiciones
Robertson (1971)	Cambio en las costumbres de consumo.	<i>Innovaciones continuas</i> : muy débil modificación de los modos de consumo. • <i>Innovaciones semicontinuas</i> : modificación un poco más importante de los modos de consumo. • <i>Innovaciones discontinuas</i> : rotura profunda en los modos de consumo.
Booz, Allen y Hamilton (1982)	Novedad para la empresa vs. Novedad para el mercado.	<i>Productos "nuevos para el mundo" (new-to-the-world)</i> : productos que crean nuevas categorías. • <i>Nuevas líneas de productos</i> : productos que no son nuevos para el mercado, pero que son para la empresa. • <i>Extensiones de gamas</i> : nuevos productos que son incluidos en líneas preexistentes de productos. • <i>Mejoramientos de productos existentes</i> : fortalecimiento de las realizaciones de un producto y un mejoramiento de su imagen. • <i>Nuevos posicionamientos</i> : nuevas aplicaciones de productos existentes. • <i>Reducciones de los costos</i> : productos que, a calidad igual, son menos costosos que productos existentes.
Gobeli y Brown (1987)		<i>Innovaciones incrementales</i> : débil contenido tecnológico y débil beneficio adicional para el consumidor. • <i>Innovaciones tecnológicas</i> : utilización de una tecnología innovadora sin grandes cambios en los beneficios. • <i>Innovaciones en términos de aplicaciones</i> : aumento sustancial de los beneficios sin cambios tecnológicos. • <i>Innovaciones radicales</i> : utilización de una tecnología innovadora con un aumento importante de los beneficios.
Kleinschmidt y Cooper (1991)		• <i>Productos totalmente nuevos</i> : productos radicalmente nuevos para la empresa y para los consumidores. • <i>Rotura tecnológica</i> : utilización de una tecnología innovadora sin grandes cambios para los consumidores. • <i>Rotura para el mercado</i> : novedad de los beneficios con la utilización de una tecnología existente.
Chandy y Tellis (1998)		• <i>Innovaciones incrementales</i> : débil contenido tecnológico y débil modificación de los beneficios para el consumidor. • <i>Rotura tecnológica</i> : utilización de una tecnología innovadora sin grandes cambios al nivel de los beneficios. • <i>Rotura para el mercado</i> : aumento sustancial de los beneficios con la utilización de una tecnología existente. • <i>Innovación radical</i> : utilización de una tecnología innovadora con un aumento
García y Calantone (2002)	Dos discontinuidades (tecnológico vs. para el mercado) por dos perspectivas (macro vs. micro).	• <i>Innovaciones radicales</i> : rotura sobre las cuatro dimensiones (dos discontinuidades por dos perspectivas económicas). • <i>Innovaciones completamente nuevas</i> : discontinuidad al nivel macroeconómico. • <i>Innovaciones incrementales</i> : cambios al nivel de la actividad de la empresa o de las prácticas de consumo.
Miller y Miller (2012)	Esta clasificación en gran parte ha sido utilizada por el equipo de ARI en la Universidad de Toledo.	• <i>Innovaciones disruptivas</i> : innovaciones de sostenimiento, que pueden ser el uno o el otro (por ejemplo, transformacional), pero no necesariamente disruptiva continua. • <i>Innovación arquitectónica</i> : tecnologías existentes con nuevos modos. • <i>Innovación radical</i> : la creación de las nuevas tecnologías que hacen nuevas cosas posibles. • <i>Innovación incremental</i> : la fabricación de mejoras a tecnologías existentes. • <i>Innovación modular</i> : la creación de nuevas tecnologías para solucionar problemas existentes.

Fuente: Fuente elaboración Dra. Norma Maricela Ramos Salinas. En esta tabla se explica los diferentes enfoques del desarrollo de la innovación Adaptado de Ziamou (1999); García y Calantone (2002); Miller y Miller (2012).

METODOLOGÍA

¿Por qué es importante el problema de investigación? Porque la gestión del capital intelectual e innovación nos permite ser más competitivos y colocarnos a la vanguardia en productos y servicios que ofrecemos otorgándonos un mayor ingreso y desarrollo. ¿Por qué debe investigarse? Para determinar las variables y los indicadores que nos permitirán desarrollar la gestión del capital intelectual y la innovación en Centro Publico de Investigación y darles seguimiento puntal de tal forma que se establezcan como una cultura en la empresa. Tipo y diseño de estudio. La presente la investigación desarrolla un estudio de caso, utilizando el método cuantitativo en donde lo fenomenológico busca conocer, describir e interpretar cómo perciben los individuos o actores el mundo social a través de su experiencia (Hernández R., Fernández, C. & Baptista P. 2006). Población y muestra. Se realizaron 51 encuestas en cuatro centros de investigación las encuestas se aplicaron a colaboradores que han tenido vinculación con las universidades y empresas y han participado en fondos de Innovación de Conacyt o cualquier otro programa del gobierno federal o estatal que promueva la transferencia del conocimiento a través de la vinculación lo cual nos reduce significativamente la muestra

Hipótesis estadística de trabajo a comprobar:

H1 Los centros de investigación pública al estimular el capital intelectual y la innovación requieren fortalecer las siguientes variables organizacionales 1.1 clima laboral, 1.2 la pertinencia, 1.3 la satisfacción de 1.4 el fomenta y la creatividad 1.5 una formación adecuada y 1.6 liderazgo innovador

Tabla 3: Factores de la organización que estimula el capital intelectual y la innovación

1.1 El clima laboral es adecuado para fomentar la innovación
1.2 El sentimiento de pertenencia a la organización
1.3 La satisfacción de trabajar en la organización
1.4 El fomento y la creatividad en el desarrollo de iniciativas de innovación
1.5 La formación adecuada para generar la Innovación y el capital intelectual
1.6 El liderazgo innovador en la organización
1.7 La difusión interna de los diferentes fondos de innovación

Tabla 4: Prueba de Kruskal-Wallis H1

	1.6	1.2	1.5	1.4	1.7	1.1
Chi-cuadrado	7.840	11.502	13.775	14.468	6.555	15.087
gl	3	3	3	3	3	3
Sig. asintót.	.049	.009	.003	.002	.088	.002

a Prueba de Kruskal-Wallis b Variable de agrupación: 1.3

En seguida se realiza el análisis de regresión como segundo método de confirmación de las variables

Tabla 5 Análisis regresión H 1

Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.712(a)	.506	.439	.60461

a Variables predictoras: (Constante), 1.7, 1.2, 1.5, 1.4, 1.6, 1.1

Tabla 6: Comprobación la H1 por dos métodos

	1.6	1.2	1.5	1.4	1.7	1.1
Sig. asintót. Prueba de Kruskal-Wallis	.049	.009	.003	.002	.088	.002
Sig. asintót. Analisis de regresión	.296	.006	.051	.375	.130	.314

H2 Hipótesis estadística de trabajo a comprobar -H2 Los centros de investigación pública al estimular a su personal para el desarrollo del capital intelectual requieren fortalecer las siguientes variables técnicas: 2.1 Investigación básica, 2.2 Investigación aplicada 2.3 Desarrollo tecnológico 2.4 2.5 Estado del arte Vigilancia tecnológica 2.8 Estudios de factibilidad, 2.9 Realización de ingeniería inversa, 2.10 Gestión de propiedad intelectual,

Tabla 7: Variables el capital intelectual e innovación

2.1 Investigación básica
2.2 Investigación aplicada
2.3 Desarrollo tecnológico
2.4 Vigilancia tecnológica
2.5 Estado del arte
2.8 Estudios de factibilidad
2.9 Realización de ingeniería inversa
2.10 Gestión de propiedad intelectual (Diseños, modelos, marcas, franquicias, derechos de autor)

Tabla 8: Prueba de Kruskal-Wallis H2

	2.1	2.4	2.8	2.9	2.10	2.3	2.2
Chi-cuadrado	2.005	4.789	3.624	6.337	6.990	10.093	5.644
gl	3	3	3	3	3	3	3
Sig. asintót.	.571	.188	.305	.096	.072	.018	.130

a Prueba de Kruskal-Wallis

b Variable de agrupación: 2.5

En seguida se realiza el análisis de regresión como segundo método de confirmación de las variables

Tabla 9: Análisis regresión H2

Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.589(a)	.347	.241	.77912

a Variables predictoras: (Constante), 2.2, 2.9, 2.8, 2.3, 2.1, 2.4, 2.10

ANOVA(b)

	2.1	2.4	2.8	2.9	2.10	2.3	2.2
Sig. asintót. Prueba de Kruskal-Wallis	.571	.188	.305	.096	.072	.018	.130
Sig. asintót. Analisis de regresión	.102	.689	.141	.138	.040	.036	.591

H3 Hipótesis estadística de trabajo a comprobar

H3 Los centros de investigación pública al estimular a su personal para el desarrollo del innovación requieren fortalecer las siguientes variables técnicas: 2.6 Búsqueda de patentes 2.7 Redacción de patentes y Reivindicaciones, .11 Vinculación con universidades, 2.12 Vinculación con el sector industrial

Tabla 10: variables para el desarrollo de la innovación

2.6 Búsqueda de patentes (OEP, JPO, USPTO, IMPI)
2.7 Redacción de patentes y Reivindicaciones
2.11 Vinculación con universidades
2.12 Vinculación con el sector industrial

Tabla 11: Prueba de Kruskal-Wallis H3

	2.12	2.6	2.7
Chi-cuadrado	7.361	10.651	10.654
gl	4	4	4
Sig. asintót.	.118	.031	.031

a Prueba de Kruskal-Wallis

b Variable de agrupación: 2.11

En seguida se realiza el análisis de regresión como segundo método de confirmación de las variables

Tabla 12: Análisis regresión H3

Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.516(a)	.266	.219	.78462

a Variables predictoras: (Constante), 2.7, 2.12, 2.6

ANOVA(b)

	2.12	2.6	2.7
Sig. asintót. Prueba de Kruskal-Wallis	.118	.031	.031
Sig. asintót. Analisis de regresión	.087	.071	.168

H4 Hipótesis estadística de trabajo a comprobar

H4 Los centros de investigación pública para lograr la transferencia del conocimiento al estimular a universidades requieren fortalecer las siguientes variables técnicas: 3.1 La competencia técnica Objetivos divergentes, 3.3 Barreras culturales, 3.4 Problemas relativos a los derechos de propiedad intelectual, 3.6 Dificultades de coordinación, 3.8 Problemas relativos a la confidencialidad, 3.11 Problemas relativos a los derechos de propiedad intelectual, 3.12 Problemas de atribución de responsabilidades

Tabla 13 Variables lograr la transferencia del conocimiento a universidades

3.1 La competencia técnica científica de la universidad fue menor a lo comprometido.
3.3 Barreras culturales de las universidades
3.4 Problemas relativos a los derechos de propiedad intelectual
3.6 Dificultades de coordinación con empresas
3.8 Problemas relativos a la confidencialidad con empresas
3.12 Problemas de atribución de responsabilidades en el proyecto con las universidades

Tabla 14: Prueba de Kruskal-Wallis H4

	3.4	3.8	3.1	3.6	3.12	3.3
Chi-cuadrado	12.648	13.882	1.410	14.969	8.835	1.145
gl	3	3	3	3	3	3
Sig. asintót.	.005	.003	.703	.002	.032	.766

a Prueba de Kruskal-Wallis

b Variable de agrupación: 3.11

En seguida se realiza el análisis de regresión como segundo método de confirmación de las variables

Tabla 15: Análisis regresión H4

Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.731(a)	.535	.471	.57626

a Variables predictoras: (Constante), 3.3, 3.6, 3.12, 3.1, 3.4, 3.8

Tabla 16: Comprobación la H4 por dos métodos

	3.4	3.8	3.1	3.6	3.11	3.12
Sig. asintót. Prueba de Kruskal-Wallis	.006	.006	.005	.000	.000	.001
Sig. asintót. Analisis de regresión	.012	.132	.472	.003	.042	.564

H5 Hipótesis estadística de trabajo a comprobar

H5 Los centros de investigación pública para lograr la transferencia del conocimiento en las empresas requieren fortalecer las siguientes variables técnicas: 3.5 Barreras culturales, 3.7 Dificultades de coordinación, 3.9 Problemas relativos a la confidencialidad, 3.10 Problemas relativos a los derechos de propiedad, 3.12 Problemas de atribución de responsabilidades

Tabla 17 Variables de Transferencia del conocimiento a las empresas

3.5 Barreras culturales entre la empresa
3.7 Dificultades de coordinación con empresas
3.9 Problemas relativos a la confidencialidad con empresas
3.10 Problemas relativos a los derechos de propiedad intelectual con las empresas
3.12 Problemas de atribución de responsabilidades en el proyecto con las empresas

Tabla 18 Prueba de Kruskal-Wallis H5

	3.5	3.7	3.10	3.12
Chi-cuadrado	9.624	15.373	12.468	13.487
gl	3	3	3	3
Sig. asintót.	.022	.002	.006	.004

a Prueba de Kruskal-Wallis

b Variable de agrupación: 3.9

En seguida se realiza el análisis de regresión como segundo método de confirmación de las variables

Tabla 19: Análisis regresión H5

Modelo	R	R cuadrado	R cuadrado corregida	Error típ. de la estimación
1	.692(a)	.478	.433	.74531

a Variables predictoras: (Constante), 3.12, 3.5, 3.10, 3.7

ANOVA(b)

Tabla 20: Comprobación la H5 por dos métodos

	3.5	3.7	3.9	3.10
Sig. asintót. Prueba de Kruskal-Wallis	.064	.002	.020	.000
Sig. asintót. Analisis de regresión	.238	.017	.029	.247

CONCLUSIONES

En base a la validación de las hipótesis planteadas en esta tesis y las variables aceptadas, podemos señalar que los centros de investigación pública gestionan un ambiente de trabajo que les permita a sus empleados desarrollar un sentimiento de pertenencia en la organización y ofrecerles una formación para generar la Innovación y el capital intelectual. Por otro lado para la generación de capital intelectual es necesario formar

en el personal las competencias técnicas a trabajar en desarrollos tecnológicos y facilitarles metodologías para que pueden proteger a estos a través de Diseños, modelos, marcas, franquicias, derechos de para el desarrollo del tema de la innovación, una fortaleza a desarrollar será la vigilancia tecnológica a través de búsquedas de patentes en las principales oficinas del mundo (OEP, JPO, USPTO, IMPI). Para la transferencia del conocimiento con las universidades es necesario minimizar las siguientes barreras primero, que este claramente estipulado lo relativo a los derechos de propiedad intelectual, y para las dificultades de coordinación generar una matriz de comunicación es donde se establezca los responsables y el alcance de cada integrante de la universidad y el centro de investigación. Para la transferencia del conocimiento con las empresas es necesario minimizar las siguientes barreras primero, que este claramente estipulado en un convenio de confidencialidad la protección del desarrollo tecnológico de la empresa y las metodologías tecnológicas del centro de investigación, lo relativo a las dificultades de coordinación con la empresa generar una matriz de comunicación es donde se establece a los responsable y el alcance de cada integrante de la empresa y el centro de investigación.

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M.C Eyran Roberto Díaz Gurrola, Cursando actualmente el último semestre en Doctorado en Administración y Alta Dirección en la Universidad Autónoma de Querétaro, Actual: Profesor de Tiempo Completo de la Universidad Tecnológica de Torreón, carretera Torreón Matamoros km 10 s/n ejido el Águila en Torreón Coahuila, México. Cuerpo Académico: clave: UTTOR-CA-6 CA en Formación

Dra. Norma Maricela Ramos Salinas es profesora de tiempo completo en la facultad de Contaduría y Administración de la Universidad Autónoma de Querétaro. Cerro de las Campanas S/N, Las Campanas, 76010 Santiago de Querétaro, Querétaro

MA. Ramón Heredia Martínez es Coordinador de la carrera de Administración y evaluación de proyectos de la Universidad Tecnológica de Torreón, Actualmente es alumno del Doctorado en Administración y Alta de la Universidad autónoma de Coahuila carretera Torreón Matamoros km 10 s/n ejido el Águila en Torreón Coahuila, México.

HACIA UNA SOCIEDAD DE CONOCIMIENTO; MAS ALLÁ DE LA RETÓRICA

Juan Carlos Robledo Fernández, Universidad Tecnológica de Bolívar
Jorge Del Río Cortina, Universidad Tecnológica de Bolívar

RESUMEN

El modelo MIASA, es una aproximación teórica para explicar los factores críticos que pueden estar comprometiendo el nivel de competitividad del sector acuícola en el Departamento de Bolívar. Su configuración está estructurada de la siguiente forma: Inicialmente se abordara la base de comprensión y explicación de la conducta competitiva del sector estaría demarcada por las dimensiones del Macro-ambiente y del Micro-ambiente, dimensiones desde donde se configuran las distintas fuerzas tanto del entorno como de la empresa misma del sector como unidad económica productiva que requiere ser sostenible y competitiva. Seguidamente el documento aborda a través del modelo combinar elementos de competitividad sectorial y territorial pero teniendo en cuenta, que la verdadera ventaja competitiva surge desde las entrañas mismas de cada empresa y sus sistema organizativo, de aquí que el modelo busca encarar los elementos constitutivos de la competitividad meso económica del sector con los elementos constitutivos de la competitividad de la empresa desde el punto de vista de su estructura organizacional, de aquí que también se consideran los elementos del marco teórico de la complejidad y las capacidades dinámicas de la organización y finalmente, se orienta a formar capacidades estratégicas para la creación de valor, no solo de orden económico, sino también valor para el conjunto de Stakeholder que lo comprometen, orientando la acción desde la responsabilidad empresarial y los elementos básicos del valor socialmente compartido que desde el sector puede ser creado a partir de un eficaz sistema de incentivos a la producción acuícola como una forma de responder a las necesidades globales de la seguridad alimenticia no solo del país y sus regiones, sino también en el aporte a la seguridad alimenticia global como parte de los objetivos del milenio.

PALABRAS CLAVES: Conocimiento, Modelos, Innovación, Ecosistema

ABSTRACT

The Miasa model, is a theoretical approach to explain the critical factors that may be compromising the competitiveness of the aquaculture sector in the Department of Bolívar. Its configuration is structured as follows: Initially the bases of understanding and explanation of the competitive behavior of the sector would be demarcated by the dimensions of the macro-environment and micro-environment, dimensions where the different forces of both the environment are configured as the same company and the sector as a productive economic unit that needs to be sustainable and competitive. Then the document tries to combine elements of sectorial and territorial competitiveness but considering that true competitive advantage arises from the bowels of each company and its organizational system, for that reason the model follows to confront the constituent elements of the meso economic competitiveness of the sector with the constituent elements of competitiveness of the enterprise from the view of its organizational structure, that's why also consider the theoretical framework of complexity and dynamic capabilities of the organization and finally aims to develop strategic capabilities to create value, not only economic, but also value for all Stakeholder who commit, directing the action from corporate responsibility and the basic elements of value socially shared that the sector can be created from an effective system of incentives for aquaculture production as a way to

respond to global food security need; not only the country and its regions but also in contributing to global food security as part of the objectives of millennium...

KEYWORDS: Knowledge, Models, Innovation, Ecosystem

JEL: M10

INTRODUCCION

La empresa acuícola se configura económicamente como una unidad de negocios, sin embargo, su configuración organizacional es compleja, se enfrenta a variables micro ambientales y macro ambientales que le incorporan elementos de incertidumbre tanto a sus expectativas económicas como de tipo organizacional. Parte de estos eslabones de complejidad lo constituyen los componentes identificados dentro del mapa general de conocimientos que requiere la empresa, entre ellos los que tienen que ver con el desarrollo de la técnica, la tecnología y la investigación; otro componente tiene que ver con los elementos de cultura, la semántica de la empresa y su formación de identidad como agente económico.

REVISION LITERARIA

El modelo, una aproximación desde sus condiciones micro ambientales

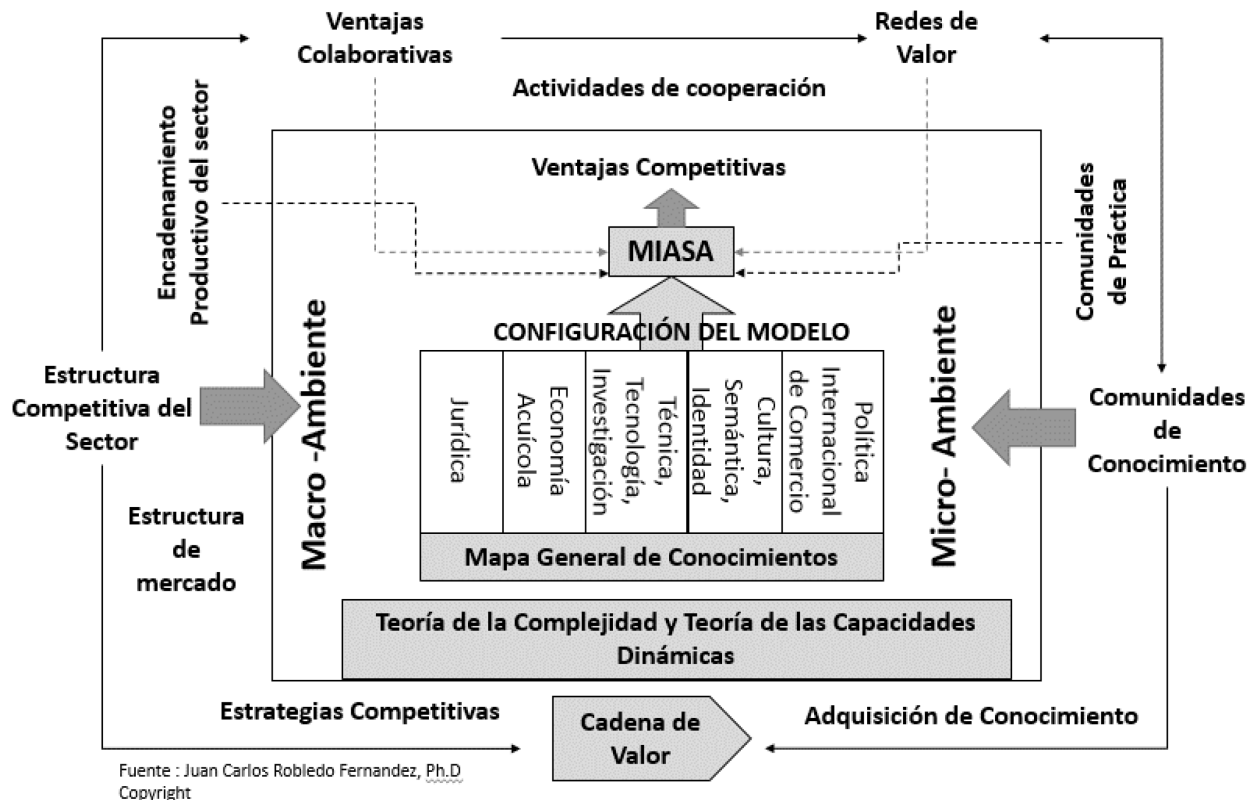
De otra parte, como unidad económica se constituye explícita o implícitamente en su cadena de valor (Porter, 1980). Como tal, desde cada uno de sus actividades de apoyo y actividades básicas la empresa acuícola determina la mejor combinación de sus recursos y capacidades con el fin de crear el valor necesario para su sostenibilidad y competitividad. Sin embargo, la cadena de valor como categoría de análisis no tiene el suficiente poder de explicación de la formación de la ventaja competitiva desde las entrañas mismas de la empresa, para ello se requiere comprender los comportamientos complejos del sistema y la generación de las capacidades dinámicas de la empresa (Teece, et.al, 1997) que le permitan enfrentar los elementos de incertidumbre y además les permita diseñar una estrategia basada en la capacidad de anticipación y la capacidad desplazamiento de una posición competitiva inferior a una posición competitiva superior dentro de su propio sector económico.

Desde la configuración de la Cadena de Valor, la empresa acuícola, puede sin lugar a dudas diseñar los procesos funcionales que comprometen su Core Business, desde aquí, al empresa configura generalmente sus estrategias y sus tácticas, en especial incorpora estrategias competitivas basadas en costos. Sin embargo, el sector, dado el ambiente competitivo a nivel nacional e internacional requiere desarrollar la capacidad de innovación en producto, en proceso, en organización que le permita mayor alcance a nivel de mercados tanto del orden nacional como internacional. De tal manera, que la cadena de valor se convierte en una primera fuente de reflexión para establecer procesos y actividades de innovación desde el nivel intra-empresarial.

Por otra parte, es menester resaltar, que el ambiente competitivo de cualquier sector hoy de la producción está cada vez más inmerso en una competencia basada en conocimiento, esto implica, que para incorporar elementos de innovación de alto valor a las organizaciones y dentro del sector mismo, se requiere que se incorpore a la cadena de valor los componentes del conocimiento organizacional productivo que puedan ser bajados desde las comunidades del conocimiento existentes y que permanentemente mantienen el estado del arte del conocimiento económicamente productivo. De aquí que, la capacidad de innovación abierta puede ser potenciada desde las entrañas de la empresa, a través de sistemas de gestión de conocimiento movido por comunidades de práctica que se conectan a las comunidades del conocimiento, esto sin lugar a duda permitirá en todo caso mantener actualizado el sistema técnico, tecnológico y de investigación del

sector y la empresa con el fin de ganar las capacidades dinámicas de absorción, adaptación e innovación basadas en conocimiento.

Modelo conceptual de innovación abierta para el sector Acuícola - MIASA



De aquí que, el modelo MIASA se conecta no solo al propósito de las ventajas competitivas como se han venido concibiendo en los últimos 30 años desde la teoría de Porter, sino que ahora, requiere pensarse la estrategia competitiva en transición a las estrategias colaborativas desde las redes de valor que se traduzcan en ventajas colaborativas mediadas por la cooperación inter-empresarial, trans-empresarial e intra-empresarial conectando a la empresa a la Institucionalidad que actúa desde el Macro-ambiente.

En síntesis, el Micro-ambiente está constituido por una filosofía de competitividad empresarial basada en el hecho de que hoy se encuentra el sector productivo inmerso en los desafíos de una economía del conocimiento que exige de toda unidad económica plantearse estrategias basadas en conocimiento, esto de otra parte compromete el trabajo organizacional de las empresas para posicionar una identidad y una semántica sectorial, por aquello que para el caso del sector acuícola pueda significar esta economía para el desarrollo de una región, un sector, un país o un grupo de países. La lectura de estas posibilidades tienen su oportunidad en la capacidad que se tenga desde el sector y cada empresa en él para decodificar los códigos culturales no solo del mercado de consumo acuícola sino del componente de oferta y estructura cultural que demarca sus patrones axiológicos y ontológicos constitutivos de capacidad de acción de las unidades productivas acuícolas.

EL MODELO, UNA APROXIMACIÓN DESDE SUS CONDICIONES MACRO-AMBIENTALES

El sector acuícola conformado por unidades de negocio constituyentes de una cadena productiva tensionada por las estructuras de mercado, la forma como esté establecido el encadenamiento productivo del sector, sumándose a estas tensiones, la de tipo institucional como las que provienen de medidas gubernamentales que se ven traducidas en la política económica que impere en el país, de aquí se desprenden los eslabones comprometidos en el modelo MIASA, que tienen que ver con lo Jurídico, con la Política Internacional de Comercio con la Política económica para el sector acuícola.

Desde el mapa general de conocimiento para el sector, la Política Internacional de Comercio que desarrolla Colombia se hace necesario comprenderla con el propósito de poder configurar macro estrategias que sean coherentes con por ejemplo los tratados de libre comercio (TLC). Colombia ha venido desarrollando una estrategia de internacionalización de su economía, ésta, se ha venido traduciendo en la firma de tratados de libre comercio que buscan en su naturaleza generar un mayor intercambio internacional. Sin embargo, los TLC no solo son un desafío para la economía colombiana, también son un llamado a la reflexión para comprender como se pueden diseñar mejores modelos de competitividad territorial en el que los distintos sectores de la producción puedan encontrar un lugar y un marco regulatorio apropiado para desarrollar sus respectivas estrategias empresariales.

En el caso específico del sector acuícola, la estructura competitiva está determinada por las estructuras mimas del mercado en los respectivos niveles de su desarrollo productivo. Ese así, como en este sector se pueden encontrar unidades de negocio tipo artesanal y familiar, hasta grandes compañías con mayor alcance técnico y tecnológico. El sector acuícola como cualquier otro sector hace parte y en si mismos constituye el encadenamiento productivo en el cual se establecen las distintas cadenas de valor de las unidades económicas que en él se desempeñan. Es menester de la política territorial que se emana de los distintos niveles de gobierno, facilitar los mecanismos a través de los cuales, las empresas en este sistema de Clúster puedan desarrollar las ventajas colaborativas que a través de la cooperación se incorporan para la creación de redes de valor para cada uno de los negocios que se integran en el territorio competitivo de la región. Por tanto, el eslabón de la Economía Acuícola dentro del mapa general de conocimientos, invita a la reflexión y acción continua para configurar la huella productiva, aquella que permita identificar los eslabones de la cadena productiva desde donde pueden provenir aportes importantes para la estrategia de innovación abierta para el sector y para las empresas inmersas en él. Es de comprender que tanto las ventajas colaborativas como las redes de valor se convierten así en un driver que conduce a la creación de ventajas competitivas apalancadas no solo en el conocimiento sino también en la capacidad de innovación abierta vía cooperación internacional y nacional.

LOS CUERPOS ACADÉMICOS Y SU RELACIÓN CON LA GESTIÓN DEL CONOCIMIENTO EN LA UNIVERSIDAD JUÁREZ AUTÓNOMA DE TABASCO

Cecilia García Muñoz Aparicio, Universidad Juárez Autónoma de Tabasco
Deneb Elí Magaña Medina, Universidad Juárez Autónoma de Tabasco
María del Carmen Ancona Alcocer, Universidad Juárez Autónoma de Tabasco
Candelaria Guzmán Fernández, Universidad Juárez Autónoma de Tabasco
María del Carmen Navarrete Torres, Universidad Juárez Autónoma de Tabasco

RESUMEN

La Gestión del Conocimiento (GC) actualmente es una necesidad en todas las organizaciones que compiten entre sí en entornos muy competitivos. El convertir el conocimiento en un recurso productivo, es lo que diferencia una organización de otra; en este contexto se utilizará a los cuerpos académicos de la Universidad Juárez Autónoma de Tabasco para impulsar la transferencia y Gestión del Conocimiento. Los Cuerpos Académicos han ido cambiando poco a poco hacia un posicionamiento en el ámbito local, estatal y nacional, debido a que son generadores del conocimiento y han asumido un papel muy importante como indicadores en las Universidades Públicas ya que la calidad de la educación en los cuerpos académicos se contempla como un profesor bien formado, desarrollando líneas de conocimiento que tengan vinculación con la problemática del país, estado o municipio. El objetivo de esta investigación es analizar el desempeño de los cuerpos académicos en el periodo 2004-2013 y su relación con la Gestión del Conocimiento. Esta es una investigación longitudinal descriptiva de tipo documental de fuentes secundarias.

PALABRAS CLAVE: Gestión del conocimiento, Cuerpos Académicos, equipos de trabajo

ACADEMIC BODIES AND THEIR RELATIONSHIP TO KNOWLEDGE MANAGEMENT IN UNIVERSIDAD JUÁREZ AUTÓNOMA DE TABASCO

ABSTRACT

Knowledge management is currently a need in all organizations competing in highly competitive environments. The turn knowledge into a productive resource, is what sets one organization from another; in this connection to academic bodies of the Universidad Juárez Autónoma de Tabasco will be used to promote transfer and knowledge management. Academic Bodies have been changing gradually towards a position in the local, state and national level, because they are generators of knowledge and have assumed an important role as indicators in public universities and that the quality of education in the academic bodies is seen as a well-trained teacher, developing lines of knowledge they have links with the problems of the country, state or municipality. The objective of this research is to analyze the performance of the academic staff in the period 2004-2013 and its relation to Knowledge Management. This is a longitudinal descriptive documentary research of secondary sources.

KEYWORDS: Knowledge Management, Academic Bodies, work teams

INTRODUCCIÓN

En México, una de las políticas más recientes ha sido el impulso a la creación de cuerpos académicos en las instituciones públicas de educación superior con la finalidad de promover las nuevas formas de producción y aplicación del conocimiento a través del trabajo en equipo y los cuerpos académicos fueron creados, principalmente, para fortalecer las tareas de producción y la aplicación del conocimiento ya que su tarea fundamental es la producción de conocimiento (Bajo y Martínez, 2006).

García y Cordero (2008) comentan que la economía contemporánea ha obligado a un constante intercambio de datos e información, lo que supone la interacción entre individuos y grupos en búsqueda de una visión compartida vinculada a una distribución equitativa de conocimiento que promueva conocimiento organizativo y es precisamente que los equipos de trabajo se presentan con una forma organizativa favorecedora para gestionar el conocimiento dentro de una organización, en ellos se distribuye el trabajo en base a las competencias, existe un alto nivel de compromiso de cada integrante, se estimula el desarrollo de nuevas competencias y experiencias de aprendizaje y la autoevaluación es indispensable para garantizar el aprovechamiento de la masa de conocimiento acumulado presente en la organización.

REVISIÓN LITERARIA

En las Universidades Públicas Estatales e instituciones afines de acuerdo con el Secretaría de Educación Pública (2013a, citado en el Diario Oficial, 2013), los Cuerpos Académicos (CA) son grupos de profesores de tiempo completo que comparten una o varias Líneas de Generación y Aplicación Innovadora del Conocimiento (LGAC) (investigación o estudio) en temas disciplinares o multidisciplinares y un conjunto de objetivos y metas académicos. Adicionalmente sus integrantes atienden Programas Educativos (PE) en varios niveles para el cumplimiento cabal de las funciones institucionales. Y el objetivo principal del Programa de Mejoramiento del Profesorado (PROMEP, ahora conocido como PRODEP), en las universidades es lograr la superación del profesorado y la consolidación de los Cuerpos Académicos de las instituciones de educación superior (IES) para que se pueda elevar la calidad de la educación en el país. Para alcanzar este objetivo la Secretaría de Educación Pública (SEP), a través de la Subsecretaría de Educación Superior (SES) ha emprendido en el marco del PRODEP (Programa para el desarrollo profesional docente) varias acciones enfocadas a promover que los profesores de tiempo completo se integren en Cuerpos Académicos y con ello sustentar la formación de profesionales de buena calidad, responsables y competitivos y con esto se logra que exista una buena gestión del conocimiento en las universidades.

Un Cuerpo Académico debe entenderse como una pequeña comunidad científica que produce y aplica conocimiento mediante el desarrollo de una o varias líneas de investigación, y el trabajo en las mismas funciona como el elemento aglutinador de dicho equipo (López 2010).

De acuerdo con Magaña y Aquino (2010, citando a Castañeda, 2010, y SEP, 2011) desde 1996 hasta la actualidad este programa ha generado una serie de cambios en las Instituciones de Educación Superior Públicas (IES) lo que ha tenido una nueva perspectiva de trabajo, estructura, terminología, hasta el desarrollo de procesos y prácticas, que se han traducido en una nueva cultura de la vida universitaria ya que desde su creación ha ocurrido diversos procesos y negociaciones, pasando por la habilitación de profesores con posgrados, la aprobación de los Programas Integrales de Fortalecimiento Institucional (PIFI), dando como resultado la determinación del presupuesto a las instituciones, la contratación de nuevos profesores por medio del programa, incidir en los indicadores de las evaluaciones externas para la certificación de programas educativos, cuya premisa principal es que a través de estas estrategias, se promoverá el desarrollo y el mantenimiento de las IES, y es precisamente donde radica la importancia de realización de una planeación estratégica, pues su adaptación, y crecimiento al entorno cambiante depende en gran medida, de

visualizar su desarrollo en el mediano y largo plazo de las entidades a fin de obtener los recursos necesarios que permitan garantizar la consecución de las metas institucionales.

Una de las finalidades de los cuerpos académicos es la formación de equipos de trabajo, los cuales según Bajo y Martínez (2006), citando a Maldonado (2005) insisten en que en la academia lo que debe prevalecer para una mayor calidad en el trabajo son las comunidades epistémicas, que consisten en grupos de expertos encaminados a resolver problemas, las cuales tienen siete características:

- 1) Tener una agenda común, en la cual los integrantes tienen puntos coincidentes en la agenda de investigación;
- 2) Conformación de redes, relaciones formales e informales que se establecen entre los diferentes actores;
- 3) Creencias y valores compartidos, se mantienen juntos por propósitos comunes, comparten normas y creencias sin necesidad de tener lazos familiares o políticos;
- 4) Tener un tamaño compacto, son relativamente pequeñas, pero lo que importa es el prestigio académico y su habilidad de influir en el campo disciplinario;
- 5) Dar mayor peso a las relaciones informales que formales, lo fuerte está constituido por las relaciones entre los actores, más que por los convenios establecidos entre las instituciones;
- 6) Tener prestigio y credenciales académicas, ya que los méritos académicos son el capital más importante con que cuenta la comunidad epistémica y que permite distinguirse de otras redes y grupos;
- 7) Que exista una diversidad profesional, es decir que se atraviesen las fronteras profesionales.

Otras características de los Cuerpos Académicos, según Martínez, Rico y Preciado (2006) son que además de participar activamente en redes académicas con sus pares en el país y en el extranjero, para vincularse con empresas y organismos que aprovechan los recursos humanos con el conocimiento generado por el mismo, su tamaño varía desde tres profesores hasta el máximo que permita la comunicación eficaz y cotidiana entre sus miembros, cultivan líneas de generación y/o aplicación innovadora del conocimiento específico, compartido y temáticamente afines, la afinidad entre ellos puede darse porque pertenecen a la misma especialidad o enfoque dentro del campo disciplinario, o bien, si son interdisciplinarias porque tienen el mismo objetivo o problema por resolver.

La Gestión del Conocimiento y los Cuerpos Académicos

García y Cordero (2010) comentan que la llamada “sociedad del conocimiento”, enunciada por Drucker, está compuestas por un conjunto de información, inteligencia y experiencia práctica que, si es adecuadamente gestionado, es la base de las cualidades diferenciadoras de las organizaciones de hoy y debido a esto, la posibilidad de no sólo adquirir información sino de transformarla en conocimiento para compartirlo e integrarlo a las prácticas cotidianas de la organización, constituye la capacidad organizativa más importante para enfrentar el entorno que caracteriza la dinámica organizacional, lo cual requiere la instauración de condiciones de gestión adecuadas que posibiliten la integración de manera consciente, de prácticas cotidianas orientadas a fomentar factores e instrumentos que faciliten la generación, transferencia, integración y utilización del conocimiento. Los esfuerzos organizativos que permiten gestionar los procesos y actividades asociadas al conocimiento se ha denominado “gestión del conocimiento”.

La gestión del conocimiento implementado en las Instituciones de Educación Superior (IES) como una estrategia de enseñanza y de aprendizaje está enfocada hacia en el logro de las competencias de los programas curriculares, pero al incorporar la evaluación a la gestión del conocimiento, como una estrategia de enseñanza-aprendizaje, se logra realizar los ajustes necesarios para su implementación, mientras que la evaluación necesariamente debe enfocarse en el proceso de gestión del conocimiento como estrategia metodológica; por ello, el enfoque sobre el cual se sustenta la evaluación es cualitativo (Chahuán-Jiménez, 2009).

A las universidades actualmente se les exige hoy formar a sus estudiantes en y para la vida; formar a las nuevas generaciones en un contexto de transformaciones tecnológicas y económicas, con procesos que se extienden a todas las etapas de la vida. Se le exige formar en los valores de colaboración, solidaridad, tolerancia, aceptación y convivencia., es así como la gestión del conocimiento y el aprendizaje para la vida son dos demandas que la sociedad del conocimiento plantea en las organizaciones. En las instituciones escolares y los profesionales de la educación se deben y se pueden transformar en su índole, sus funciones, su estructura y su organización para integrarse a las dinámicas de la sociedad del conocimiento; que la gestión del conocimiento es un constitutivo necesario de la movilización y dinamización de las organizaciones escolares y sus actores, mandos medios, directivos, profesores, alumnos y familias para realizar la transformación institucional que consiste, principalmente, en transitar de una organización estructurada para enseñar a una centrada en el aprendizaje, que aprende gestionando conocimiento (Minakata, 2009).

En cuanto al campo de la gestión del conocimiento, la convocatoria de proyectos sectoriales de investigación básica del Consejo Nacional de Ciencia y Tecnología observa como uno de los factores de impacto el seguimiento de consolidación de los Cuerpos Académicos o grupos de investigación científica involucrados, demostrando la existencia de trabajo en equipo y consolidación de resultados esperados de esta interacción y, en su caso, su integración en redes de cooperación e intercambio académico. Teniendo como un requisito indispensable que deberán atender los programas de posgrado, el cual constituye el parámetro de contar con un núcleo académico básico para tener profesores con una formación académica y experiencia demostrable en investigación o trabajo profesional, evidenciada a través de una trayectoria relevante y una producción académica en alguna de las áreas del conocimiento asociadas al programa, estos están integrados por profesores de tiempo completo y tiempo parcial según las características del programa, que cuenten con distinciones académicas como es la pertenencia al Sistema Nacional de Investigadores (SNI) o a otros organismos académicos o profesionales como son colegios, academias, asociaciones profesionales, ya sea con reconocimiento local, regional, nacional e internacional. Además, de que se deben de organizar en academias, colegios, cuerpos académicos, que participen en el programa y de sus formas de operación individual y colegiada, así como que también lleven a cabo actividades académicas y de gestión complementarias, como participación en jurados de examen, en comités evaluadores de proyectos y becas y formar parte de foros de planeación de la ciencia y la tecnología (López, 2010).

De acuerdo con López (2010) un cuerpo académico en consolidación presenta las siguientes características: más de la mitad de sus integrantes tiene la máxima habilitación y cuentan con productos de generación o aplicación innovadora del conocimiento, la mayoría de ellos tiene el perfil PRODEP (Programa para el desarrollo profesional docente), participan conjuntamente en líneas de generación o aplicación innovadora del conocimiento bien definidas, tienen experiencia en docencia y en formación de recursos humanos y colaboran con otros cuerpos académicos; mientras que los cuerpos académicos consolidados: la mayoría de sus integrantes tienen la máxima habilitación académica que los capacita para generar o aplicar innovadoramente el conocimiento de manera independiente, tienen un gran experiencia en docencia y en formación de recursos humanos, tienen perfil PRODEP y un alto compromiso con la institución, colaboran entre sí y su producción es evidencia de ello. Tienen una intensa actividad académica que se manifiesta en congresos, seminarios, mesas y talleres de trabajo, con una intensa vida colegiada, y sostienen una intensa participación en redes de intercambio académico con sus pares en el país y en el extranjero, así como con organismos e instituciones nacionales y del extranjero.

La solidez de las instituciones de la Educación Superior, su capacidad para cumplir con eficacia los propósitos institucionales, sólo puede concebirse de acuerdo con Fresán (2004) mediante el fortalecimiento de la calidad y participación de sus cuerpos académicos; Éstos, se organizan bajo estructuras y formas variadas ya que pueden encontrarse en diferentes estados de consolidación; intervienen en la toma decisiones institucionales en diferentes ámbitos y tienen una gran autonomía para organizar y distribuir su tiempo y sus recursos. La autora comenta que los cuerpos académicos también se ven afectados por fuerzas

que hace que se disgreguen como puede ser que sean irrelevantes a la lealtad de la universidad, resistentes a la evaluación externa, desatención de oportunidades de cohesión con intensa participación de evento, desconocimiento del liderazgo académico, búsqueda de reconocimiento por parte de otras IES, capacidad muy pobre de involucramiento; cabe mencionar que de acuerdo con Acosta (2006) durante el transcurso de la implementación de las políticas de estímulos, los profesores han establecido estrategias para acceder a los recursos asociados a los programas, lo que ha generado prácticas de simulación, cooperación y productivismo para acumular puntos, de acuerdo a los indicadores propuestos por los propios programas ya que la acumulación de capital académico es insuficiente para transitar por los programas de estímulos, y lo que se observa es una tendencia creciente hacia un productivismo cuya gestión corre a cargo de los propios individuos sin embargo hay que reconocer que su impacto en las instituciones es importante en cuanto al ambiente académico, constituyendo una fuerza motora en el desarrollo de la Institución, ya que contribuyen al logro de los objetivos institucionales y en la investigación su impacto es importante en la solución de la problemática tanto local como regional.

Para poder desarrollar ese conocimiento y que se convierta en un arma competitiva, es necesario contar con una infraestructura que provea de información, lo que significa una organización abierta a la participación y la cooperación, donde la negociación y el crecimiento sean los ejes centrales del compartir diario, lo que se verá en organizaciones donde se diagnostican los recursos disponibles, se valora la capacidad de cada quien y se emplean los elementos tecnológicos al máximo y es a través de una buena planificación y administración de líneas de investigación, que estén compenetrados con los objetivos organizacionales y los requerimientos del entorno, para poder conformar una verdadera comunidad del conocimiento y para poder lograrlo se requiere también de ambientes educativos innovadores enriquecidos con las nuevas tecnologías, que permiten el acceso a información muy novedosa (Fuenmayor, Perozo y Naváez, 2007).

Importancia de los Equipos de Trabajo

El debate que acompaña a la gestión del conocimiento trae asociado casi por necesidad la discusión acerca del papel de los equipos de trabajo en organizaciones donde se trabaje con base en la gestión de ese recurso. La formación de los equipos de trabajo directamente relacionada con la misma esencia de la gestión del conocimiento: la necesidad de compartir conocimientos y colaborar entre los empleados de una organización para potenciar el resultado final. No es casual que el auge de los equipos de trabajo coincida con la difusión de estudios acerca de experiencias empresariales sobre gestión del conocimiento a finales de los ochenta y, sobre todo, a principios de la década siguiente. Por consiguiente se propone que los equipos de trabajo sean parte de la esencia misma del conocimiento, contribuyendo a la realización de los objetivos que se vayan planteando (García y Cordero, 2010).

La formación de equipos de trabajo está directamente relacionada con la esencia de la gestión del conocimiento debido a la necesidad de compartir conocimientos y colaborar entre los empleados de una organización para potenciar el resultado final y contribuyen a la realización de los objetivos de las organizaciones ya que el trabajar en equipo se justifica por razones de seguridad, autoestima, de beneficios mutuos y de sociabilidad, además de que se argumenta la posibilidad de reunir habilidades más allá de las que un individuo puede adquirir, creando una mayor sinergia, compromiso y desarrollo de los trabajadores, con lo cual se genera aprendizaje organizacional y se incrementa la creatividad. De la misma forma un equipo de trabajo genera una sinergia positiva debido a un esfuerzo coordinado y la suma de sus esfuerzos individuales dan como resultado un nivel de desempeño mayor que la suma total de los insumos individuales transformando grupos en equipos eficaces y productivos (García y Cordero, 2008).

Generación De Líneas De Investigación

Fuenmayor, Perozo, y Narvaéz, (2007, citando a Chacín y Briceño, 1995, Hurtado, 2003) afirman que La generación de las líneas de investigación no está referida a fórmulas ni a requisitos exigidos, porque son

subsistemas estratégicos organizativos y se producen gracias al compromiso y visión compartida de los entes involucrados en la actividad investigativa, con el fin de buscar las posibles soluciones a los problemas que se le plantean a la sociedad en momentos de profundos cambios, además de que las líneas de investigación pueden surgir por varias razones como: resultado de una situación coyuntural, consecuencia de análisis de tipo regional, o por solicitud de organizaciones sociales, que proponen una metodología específica para diseñar y organizar las líneas de investigación.

La Universidad Juárez Autónoma De Tabasco y Los Cuerpos Académicos

La Universidad Juárez Autónoma de Tabasco (UJAT) como Institución de Educación Superior Pública, tiene la misión de contribuir de manera significativa al desarrollo del país, con particular interés en el Estado de Tabasco. Esta tarea se realiza mediante la formación de profesionales que posean un amplio y riguroso dominio disciplinar; capacidad de percepción y respuesta a las necesidades reales de la región y el país así como con individuos dispuestos a participar con ética y responsabilidad en la transformación y el desarrollo social (UJAT, 2013). Esta universidad está conformada por 11 Divisiones Académicas, ubicadas en 5 municipios del Estado de Tabasco; como una Institución de Educación Superior se suma a las políticas educativas nacionales, incorporando la figura de los cuerpos académicos que le están permitiendo elevar la eficiencia del personal académico. La UJAT como parte de las universidades que firmaron un convenio con Promep (Programa de Mejoramiento al Profesorado, ahora Prodep) en 1997, ya había iniciado la estructuración de sus cuerpos académicos, llevándose a cabo diversos intentos por construirlos; al principio se dividieron en cuerpos disciplinarios y cuerpos académicos y en primera instancia se incluyeron profesores de tiempo completo y medio tiempo, con licenciatura, maestría hasta el doctorado, pero los grupos colegiados eran muy numerosos y no se podían organizar y hacer trabajos en común y es en el año 2003 cuando la UJAT realiza una profunda reestructuración de sus cuerpos académicos que da como resultado a los cuerpos académicos que actualmente existen. (Garza y Minami, 2013).

Los estándares de desempeño de la UJAT promovidos desde la coordinación externa, con programas que inciden directamente en la dinámica organizacional e institucional como el Prodep han significado la labor docente incorporando nuevas prácticas y actividades como tutorías, investigación, gestión académica y difusión de los resultados de investigación sin embargo existen limitantes, delimitadas por la cultura organizacional de la UJAT como en cada División Académica. Algunas debilidades de los cuerpos académicos es el número de integrantes que conforman los grupos, el número limitado de profesores con grado de doctor, las relaciones humanas existentes entre ellos, la falta de acceso a los recursos económicos para el desarrollo de las investigaciones no igual para todos y la falta de intereses en común dentro de los cuerpos; sin embargo tienen retos actuales los cuerpos académicos como es el mejorar las relaciones humanas en el interior de los mismos, su integración a partir de intereses comunes, el incremento de productividad en investigación, su reestructuración y definir líneas de generación y aplicación de conocimientos que realmente fortalezcan los programas educativos y se vinculen con la problemática social (Rosas, Aquino y Chang, 2013).

A inicios del año 2004 se tenían registrados 73 cuerpos académicos con 163 líneas de generación del conocimiento, integrados por 646 participantes; dichos cuerpos académicos solamente 2 se encontraban en grado de consolidación y la mayoría en grado de en formación, teniendo como finalidad que los cuerpos académicos se consoliden para que puedan aumentar el impacto y la vinculación de los resultados de las investigaciones en desarrollo tecnológico y social del Estado de Tabasco (UJAT, 2004).

METODOLOGÍA

Esta investigación presenta un enfoque de tipo cualitativa con un alcance descriptivo transeccional ya que para la obtención de la información se realizó investigación documental con fuentes secundarias. Cuyo

objetivo fue analizar a los Cuerpos Académicos (CA) en la Universidad Juárez Autónoma de Tabasco y su relación con la gestión del conocimiento.

Población: Se analizaron los 59 Cuerpos Académicos de las 11 Divisiones que conforman a la Universidad Juárez Autónoma de Tabasco.

RESULTADOS

La universidad está conformada por un total de 2473 profesores de los cuales son 1222 de asignatura, 157 de medio tiempo y 1094 de tiempo completo; del total de profesores 258 tienen el grado académico de doctorado, 1169 maestría, 27 especialidad y 1019 licenciatura (UJAT, 2013). La universidad tiene 1094 profesores de tiempo completo de los cuales 239 se encuentran formando los cuerpos académicos, los cuales son los líderes en la gestión del conocimiento esto es un 21% del profesorado se dedica a la investigación, aunque también hay profesores que se encuentran haciendo investigación de manera independiente, sin estar en ningún cuerpo académico.

Después de realizar un análisis documental, se llegó a los siguientes resultados por Divisiones Académicas de los cuerpos académicos primero se realizó un análisis de la evolución histórica de los cuerpos académicos del 2004 al 2013 (ver tabla 1).

Tabla 1. Evolución Histórica del grado de consolidación de los CA de la UJAT 2004-2013.

Grado	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
CAEF	74	60	56	53	50	30	40	43	31	25
CAEC	2	2	10	13	13	19	21	22	23	26
CAC	0	0	0	0	3	3	3	4	8	8
Total	76	62	66	66	66	52	64	69	62	59

Fuente: UJAT (2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012 y 2013).

Actualmente existen 59 cuerpos académicos, de los cuales 8, se encuentran en el grado de consolidados (CAC), 24 en consolidación (CAEC) y 27 en formación (CAEF) reconocidos por el PRODEP (ver tabla 2).

CONCLUSIONES

El trabajo en equipo implica el conocimiento de los integrantes del mismo y esto ocurre a largo plazo, en el caso de las universidades, en los cuerpos académicos, además de que debe de existir un clima laboral adecuado para que sus integrantes estén dispuestos a trabajar y poner a disposición del equipo sus conocimientos y modelos que permitan generar, transferir y utilizar esos conocimientos ya que los equipos de trabajo tienen una función importantísima en la gestión del conocimiento, como entes de creación y transferencia del mismo, así como el trabajo de equipos colaborativos y multidisciplinario es indispensable en el proceso de obtención de registro de un cuerpo académico ante PRODEP, ya que su evaluación depende tanto del trabajo individual de cada uno de los profesores de tiempo completo y sus colaboradores, teniendo un reto muy fuerte que requiere de un esfuerzo significativo por parte de todos sus miembros ya que esto impacta de manera importante en los indicadores de la universidad y en su gestión a nivel nacional, debido a que los cuerpos académicos son generadores de líneas de conocimiento que deben de estar ligadas a la problemática en este caso del Estado de Tabasco para así poder ayudar al gobierno a resolver problemas económicos y que exista una vinculación real entre estado- universidad y sociedad impactando de manera positiva a los tres.

Tabla 2. Cuerpos Académicos en la Universidad Juárez Autónoma de Tabasco

Divisiones Académicas	Cuerpos Académicos Consolidados	Cuerpos Académicos en Consolidación	Cuerpos Académicos en Formación	Total
División Académica De Ciencias Agropecuarias	1	3	2	6
División Académica de Ciencias Básicas	1	3	1	5
División Académica de Ciencias Biológicas	3	4	2	9
División académica de Ciencias Económico Administrativas	0	4	1	5
División Académica de ciencias de la salud	1	1	4	6
División Académica De Ciencias Sociales Y Humanidades	1	2	3	6
División Académica de Educación y Artes	0	2	2	4
División Académica de Informática y Sistemas	0	2	5	7
División Académica de Ingeniería y Arquitectura	1	5	2	8
División Académica Multidisciplinaria de Comalcalco	0	0	1	1
División Académica Multidisciplinaria de los Ríos	0	0	2	2
Total				59

Fuente: Elaboración propia basada en UJAT (2013).

Esto indica que la Universidad ha ido avanzando en la forma de generación y transferencia del conocimiento ya que los cuerpos académicos al ir pasando de un grado otro, indica que existe una creación, generación y transferencia del conocimiento.

Como conclusión final se puede afirmar que a la UJAT le hace falta que se desarrolle más investigación ya que aproximadamente un 21% del profesorado forma parte de los cuerpos académicos, que son los que están trabajando en proyectos y generando conocimiento. Y para recalcar su importancia en la comunidad académica y dar una mayor calidad en el trabajo de investigación, teniendo un concepto de comunidades epistémicas, López (2010) afirma que los cuerpos académicos deben de tener las siguientes características: a) una agenda común, donde cada uno de sus integrantes mantiene puntos coincidentes con el área de investigación general del colectivo; b) participan a través de redes, de relaciones informales y formales establecidas entre los diferentes actores; c) sus miembros comparten un sistema de creencias y valores que los cohesionan y hacen que definan propósitos comunes; además, se resguardan en normas y creencias sin necesidad de tener lazos familiares o políticos; d) estas comunidades se distinguen por su estructura compacta como resultado de que son relativamente pequeñas, ya que lo importante es el logro de prestigio académico y el fortalecimiento de su habilidad para influir en el campo disciplinario; e) en su integración prevalecen, en mayor medida, las relaciones informales que las formales, lo central está constituido por las relaciones entre miembros, por su nivel de afinidad más que por los convenios establecidos entre las instituciones; f) se proponen lograr prestigio y credenciales académicas, tanto la reputación como sus méritos académicos son el capital más importante con que cuenta la comunidad epistémica, divisas en las cuales fincan su diferenciación de otras redes y grupos académicos, y g) hacen acopio de una diversidad profesional, este tipo de comunidad no puede ser atendida con la misma definición de una profesión, sino que atraviesa las fronteras que definen a ésta

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ANALISIS Y BAREMACION DE LA BATERIA DE EVALUACION DEL PENSAMIENTO CREATIVO VP-FA- 14

Victor Hugo Pérez Ferreyra, Universidad Michoacana de San Nicolás de Hidalgo
Fernando Ávila Carreón, Universidad Michoacana de San Nicolás de Hidalgo
Germán Aníbal Narváez Vasquez, Instituto Tecnológico de Monterrey

RESUMEN

El objetivo del presente artículo es mostrar la Batería de Evaluación del Pensamiento Creativo VP-FA-14, la cual, es un instrumento creado para la Comisión Federal de Electricidad, dentro del Proyecto de Creatividad e Innovación 2013-2015 de la Subgerencia de Distribución perteneciente a la División Centro Occidente en México. El Proyecto nace a raíz de la necesidad de poder comenzar a adaptarse a los nuevos cambios estructurales, que devienen fomentados por la reforma energética, la cual se ha aprobado y puesto en marcha en México. Por lo anterior, el primer objetivo que se planteo, fue conocer si los trabajadores de Subgerencia de Distribución eran creativos y en qué medida. Así, se procedió a crear un instrumento de medición adecuado, único, claro y conciso que pudiese lograr tal fin. La batería, se implemento en un población objeto de estudio, la cual se conforme de directivos de primer y segundo nivel de dicha Subgerencia, los resultados mostraron que la Batería es un instrumento válido para evaluar la creatividad tanto figurativa como verbal de manera sencilla, rápida y fehaciente. El artículo está compuesto de tres apartados, en el primero, se hace una pequeña sistematización de los diferentes postulados del constructo creativo; en un segundo, se hace referencia a los diferentes instrumentos de evaluación creativa y en el tercero se desarrolla de manera sistemática la Batería de Evaluación del Pensamiento Creativo VP-FA-14 y sus resultados; para finalizar con unas breves conclusiones.

PALABRAS CLAVES; Creatividad, Innovación, Evaluación, Instrumentos

ANALYSIS AND TABULATION BATTERY EVALUATION OF CREATIVITY THINKING VP-FA-14

ABSTRAC

The aim of this paper is to show the battery VP Creative Thinking Assessment-FA-14, which is an instrument created for the Federal Electricity Commission, within the Project Creativity and Innovation 2013-2015 of Distribution Management the Central Western Division in Mexico. Project Creativity and Innovation 2013-2015, created as a result of the need to begin to adapt to the new structural changes, which become encouraged by the energy reform, which has been approved and launched in Mexico. Therefore, the first objective was raised, was to know whether workers Distribution Management were creative and to what extent. So, we proceeded to create a suitable instrument, unique, clear and concise measure that could achieve this goal. The battery was implemented on a target population, which managers settle for first and second level of the Assistant Manager, the results showed that the Assessment Battery VP of Creative Thinking-FA-14 is a valid instrument for assessing both figuratively and verbal creativity in a simple, fast and reliable way. The article consists of three sections, the first, a small systematize the different assumptions made creative construct; a second reference to the various existing instruments of assessing the creative and the third develops systematically Assessment Battery Creative Thinking VP-FA-14 and their results; to end with brief conclusions.

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KEYWORDS: Creativity, Innovations, Evaluation, Instruments

INTRODUCCIÓN

Las diversas capacidades creadoras e innovadoras en el ser humano son elementos intrínsecos a su naturaleza. La creatividad, está situada entre las más complejas conductas humanas y debe ser considerada como un constructo de carácter multidimensional y multidisciplinario, que representa la interacción o confluencia de múltiples variables, por lo que su evaluación parece no ser una empresa sencilla, debido entre otras cuestiones, a la complejidad de este fenómeno y los múltiples factores que lo condicionan. Sin embargo, como exponen Pérez y Ávila, 2014a y Pérez y Ávila 2014b desde diversas perspectivas teóricas y metodológicas se han construido instrumentos y procedimientos destinados a la evaluación y medición de la creatividad los diversos intentos por cuantificar el proceso creativo, mediante el uso de baterías de pensamiento divergente, siguen siendo la principal línea del estudio Psicométrico de la creatividad.

La Batería de Evaluación del Pensamiento Creativo VP-FA-14 es un instrumento cuya finalidad es la apreciación de las competencias creativas a través de la evaluación de las diversas capacidades individuales, tanto verbales como figurativas. La batería mide de forma fehaciente, las cinco dimensiones que componen el constructo creativo, como son la Fluidez, Flexibilidad, Elaboración, Originalidad y Sensibilidad, de forma fácil y sencilla. Su aplicación es muy práctica, ya que puede ser utilizada tanto de manera individual como grupal y en múltiples entornos, tanto empresariales como educativos, este instrumento ha sido probado en los trabajadores de la Comisión Federal de Electricidad y ha demostrado tener un alto grado de validez de contenido, de constructo y de criterio.

Antecedentes

La Batería de Evaluación del Pensamiento Creativo VP-FA-14 es un instrumento creado para la Comisión Federal de Electricidad, dentro del Proyecto de Creatividad e Innovación 2013-2015 de la Subgerencia de Distribución perteneciente a la División Centro Occidente en México. El Proyecto de Creatividad e Innovación 2013-2015, nace a raíz de la necesidad de poder comenzar a adaptarse a los nuevos cambios estructurales, que devienen fomentados por la reforma energética, la cual se ha aprobado y puesto en marcha en México. El objetivo primordial del proyecto es lograr satisfacer a un cliente, que ya no va ser totalmente cautivo, sino, el mismo buscara una mejor calidad en el servicio a un menor costo, de tal manera, que la Subgerencia de Distribución, debe buscar dar respuesta en el menor tiempo posible, logrando una mejora sustancial en todos sus indicadores.

En ese sentido, se sabe del avance exponencial en el conocimiento impacta directamente en la eficiencia de los procesos y servicios, es así, que otro objetivo del proyecto, es captar todo el potencial innovador del recurso humano de la empresa y, ponerlo dentro sistema de gestión de conocimiento, a fin de que pueda desarrollarse innovaciones tanto tecnológicas como organizacionales y estas mismas, se vean reflejadas en el desarrollo de nuevos productos, servicios y soluciones de alto valor agregado que aporten ventajas competitivas diferenciadoras, todo esto, siempre apegado al marco normativo que rige la institución. Por lo anterior, conocemos que no se puede generar innovación sin creatividad, por lo que, el primer objetivo que se planteo, fue conocer si los trabajadores de Subgerencia de Distribución eran creativos y en qué medida. Así, se procedió en un primer momento, a crear un instrumento de medición adecuado, único, claro y conciso que pudiese lograr tal fin.

Fundamentos Teóricos del Constructo Creativo.

El primero trabajos en sistematizar los estudios entorno al constructo creativo fueron postulados de Galton (1869), este tomo como referencia el parámetros psicofísicos, a partir de los cuales pretendía obtener una

medida objetiva de la inteligencia, y estableció los principios a lo que denominaba “Genio”, a este le siguieron múltiples trabajos sobre esa línea, hasta 1920, cuando el enfoque de los estudios psicológicos se caracterizan por incluir pruebas más complejas, destinadas a explorar procesos mentales de orden superior, tales como la memoria, las imágenes mentales, la comprensión o el juicio sobre la inteligencia, investigadores como los de (Binet y Simon, 1905). Pero no es hasta mediados del Siglo XX cuando Guilford (1950) como presidente de la American Psychological Association (APA) enfatiza el gran significado que tiene el talento creativo para la industria, la ciencia, las artes y la educación; haciendo un postulado creciente de la necesidad de generar más investigaciones en torno a este concepto, apuesta por emprender una investigación empírica sobre la creatividad y, partiendo de sus estudios sobre la inteligencia, entiende este constructo como la combinación del pensamiento convergente y divergente, el mismo profesor, señala que el temperamento y la motivación ayudan a identificar a los individuos con mayor perfil creativo, distinguiendo entre rasgos permanentes y facultades que están en mayor o menor medida en cada individuo.

Conceptualización del Término Creativo

El concepto de creatividad es diferente según el contexto en que se desarrolle, y no tiene un sólo y único significado, ya que según el ámbito donde se aplique o la disciplina donde se implemente puede variar. Hay algunas demarcaciones para el uso del vocablo, pero esas mismas son vagas y muchas veces confusas, teniendo muchos sinónimos que en ocasiones llegan a confundirse, por lo que se debe tener paciencia para llegar a una definición más exacta y efectiva (Monreal, 2000; Corbalán, J.; Martínez, F. y Donolo, D., 2003). Por ello, Young (1985) se refiere a la creatividad como un “*término honorífico*” dadas las enormes dificultades para encontrar y establecer una definición universalmente aceptada; dificultades que en su mayoría proceden de la palpable tendencia social a considerar la creatividad como un constructo de carácter unidimensional.

Otros autores señalan, que la creatividad es cualquier actividad que lleve a la producción de algo nuevo, puede ser una invención técnica, un nuevo descubrimiento en ciencia o una nueva realización artística (Haan y Havighurst, 1961). Por su lado, Spearman (1931) en su obra “*Creative Mind*”, utilizó el concepto de “*transferencia*” como principio generador de la creatividad., para él, el pensamiento creador es una serie de transferencias y relaciones que llegan a desembocar en una solución novedosos. Tal y como afirma Amabile (1983), la creatividad existe en tanto estén presentes las: 1) Destrezas en el campo. 2) Destrezas para la creatividad. 3) Características específicas de motivación a la tarea. Por otro lado, Mihaly Csikszentmihalyi (1998), habla de la creatividad, pero el mismo, no la trata exclusivamente como un proceso mental, ni hace justicia al fenómeno de la creatividad como un todo psicológico. Para él, la creatividad no se produce solamente en la abstracción mental de las personas, sino, en la interacción entre esta abstracción personal del individuo y un contexto sociocultural. Entonces, la creatividad nace de la interacción de un complejo sistema desarrollado por tres elementos: a) Una cultura que contiene reglas simbólicas, al cual denomina dominio, b) Una persona que aporta novedad al campo simbólico y c) Un ámbito de expertos que reconocen y validan la innovación. Por último a título personal y ateniendo los diferentes puntos de vista de los diversos autores, podríamos definir el término creatividad, como: *Una actitud y aptitud que todos los individuos poseemos, en mayor o menor medida, para producir ideas, soluciones y productos nuevos y de calidad y que estos requiere la aprobación del contexto sociocultural para que logren ser vistos como una innovación.*

La Evaluación Creativa y Sus Instrumentos.

Los diversos tests de Pensamiento Divergente, requieren personas que produzcan numerosas respuestas a un estímulo determinado, opuestos a los tests más denominados objetivos, donde tratan de valorar la conducta global del individuo. Es decir su objetivo es medir los rasgos generales de personalidad y clasificarlos en función de una nosología concreta, para esto piden una respuesta correcta. Este énfasis en

la fluidez, al que también se refiere como ideación, se ve como un factor clave de los procesos creativos, pero está visto que no es el único componente del constructo creativo. Entre los tests de Pensamiento Divergente que siguen teniendo un amplio uso en la investigación de la creatividad y en educación están: 1) Estructura de la Inteligencia (*Structure of the Intellect — SOI*) (tests de producción divergente) de Paul Guilford. 2) Test de Pensamiento Creativo (*Tests of Creative Thinking — TTCT*) de Paul Torrance. 3) Test de Wallack y Kogan. 4) Test de Getzels y Jackson. 5) Test de Asociaciones Remotas de Saffron Mednick. 6) Test CREA de Corbalán, F.J., Martínez, F., Alonso, C., Donolo, D., Tejerina, M., Limiñana, R.M. Podemos decir que, mientras que las pruebas de la fiabilidad de test como el SOI de Guilford, el TTCT de Paul Torrance, el Test de Asociaciones Remotas de Wallach y Kogan, el de Getzels y Jackson y otros similares son bastante convincentes (Cline, Richards y Abe, 1962 ; Hoepfner y Hemenway, 1973), la validez predictiva y discriminante de los tests de pensamiento divergente no recibe un apoyo tan unánime (Cooper, 1991; Rosen, 1985).

Diversos Test de Aptitudes Creativas

También existen numerosos test de aptitudes creativas, fundamentados en los criterios de fluidez, flexibilidad, originalidad y elaboración desarrollados por Guilford, entre otros están: 1) *Test de Creatividad* de Martínez Beltrán (1976). 2) *Test de Creatividad Escolar* de Fernández Pózar (1976). 3) Test de Ricardo Marín (1995).

Batería de Evaluación del Pensamiento Creativo VP-FA-14

La Batería de Evaluación del Pensamiento Creativo VP-FA-14, se construyó pensando en un instrumento que pueda medir la creatividad de los trabajadores de la Comisión Federal de Electricidad, de forma válida y confiable, basándose, en lograr captar y cuantificar de una manera espontánea las diversas capacidades de los individuos. El instrumento, está dividido en siete ejercicios, dos de carácter figurativos y cinco con características verbales, cada uno de ellos es independiente tanto en la forma y cuantía de su evaluación, no obstante, todos los ejercicios suman en su conjunto para tener el indicador final. Cada ejercicio tiene un nombre que lo distingue y cuenta con determinado tiempo para su ejecución (Véase, tabla 1)

Así mismo, cada uno de los ejercicios miden diferentes variables, es así, que el ejercicio uno, Encuentra las diferencias, mide la sensibilidad del individuo; el dos, Cuestiona la imagen, mide la Fluidez, la Flexibilidad, la Originalidad, la Elaboración y la Sensibilidad; el tres, Relación de palabras, mide la Flexibilidad, la Originalidad y la Elaboración; el cuatro, Usos del objeto, mide la Fluidez, la Flexibilidad y la Originalidad; el cinco, Componer un dibujo a partir de una figura, miden la Flexibilidad, la Originalidad y la Elaboración; el seis, Composición del cuento, mide la Fluidez, la Flexibilidad, la Originalidad y la Elaboración y el siete, Continuar el dibujo, mide la Flexibilidad, la Originalidad y la Elaboración.

Mecánica de Uso de la Batería de Evaluación del Pensamiento Creativo VP-FA-14.

El instrumento que se construyó en este proyecto, fue diseñado por un amplio grupo multidisciplinario, compuesto por Ingenieros, Psicólogos, Administradores, Físicos Matemáticos y Diseñadores Gráficos. Esta batería está dividida en siete apartados, correspondientes a las dos dimensiones de la creatividad que evalúa: la Verbal y la Figurativa. En cada uno de los apartados, el individuo debía de hacer una serie de actividades que el cuadernillo de evaluación creativa señalaba (Véase, tabla 3).

Indicadores y Variables

A partir de una revisión de los diversos instrumentos de evaluación creativa existentes, Pérez y Ávila (2014) exponen que existe un marcado consenso sobre que son la Fluidez, la Flexibilidad, la Originalidad, la

Elaboración y la Sensibilidad, son las variables más utilizadas por diversas baterías de evaluación (Véase, tabla 2).

Tabla 1: Nombres, Capacidad y Tiempos de los Ejercicios

N°	Nombre	Capacidad	Tiempo
1	Encuentra las diferencias.	Verbal	5 min
2	Cuestiona la imagen.	Verbal	5 min
3	Relación de palabras.	Verbal	5 min
4	Usos del objeto.	Verbal	5 min
5	Componer un dibujo a partir de una figura.	Figurativa	10 min
6	Composición del cuento.	Verbal	9 min
7	Continuar el dibujo.	Figurativa	8 min

Tabla 2: Variables y Su Respectiva Conceptualización

Variabes	Conceptualización
Fluidez	Es la habilidad que poseen los individuos en cuanto a la actividad creadora y productiva, es decir, aumentar el número de ideas generadas en determinado tiempo, tomando en cuenta los aspectos ideacionales, asociativos y expresivos. Además, de la riqueza en cuanto al lenguaje verbal o de la expresión figurativa.
Flexibilidad	Es la habilidad que tienen los individuos, en cuanto a la capacidad para adaptarse a nuevas y variadas situaciones que requieran reinventar y encontrar ideas alternativas ante determinadas situaciones, utilizando para su conveniencia diferentes enfoques en los intentos que sean necesarios.
Originalidad	Es la habilidad que caracteriza, posibilita y desarrolla en los individuos, aquellos aspectos únicos y novedosos que promueven la singularidad u originalidad, es decir, la capacidad de idear situaciones nuevas, ideales y diferentes, caracterizadas por la sorpresa que genera en el espectador o receptor.
Elaboración	Es la habilidad que incrementa la capacidad en los individuos para la mejora de una idea o producto, en cuanto a la generación detallada y precisa de la idea creadora.
Sensibilidad	Es la habilidad que tiene los individuos para aumentar aquellas respuestas afectivas y emotivas relacionadas tanto con el entorno externo, como el interno. Es decir, la capacidad de empatía en cuanto a nivel emocional, así como a nivel de razonamiento de la problemática presentada en el ambiente.

Tabla 3: Actividades del Cuadernillo de Evaluación Creativa

Encuentra Las Diferencias.
En la siguiente imagen encuentra las 12 diferencias. Conforme las vayas encontrando, enciérralas con un círculo, trata de hacerlo lo más remarcado posible.
Cuestiona la imagen. Observa con detenimiento la pintura que se muestra en la siguiente página. A continuación, en la parte de abajo de esta página, escribe todas las preguntas que se te ocurran en relación a esa imagen. Trata de pensar en preguntas únicas y que raramente se les ocurren a las personas.
Relación de palabras. Escribe las situaciones u oraciones que se te ocurran, cualesquiera que sean, en las que relaciones las siguientes dos palabras. De igual manera, relaciona las dos palabras que se encuentran en la siguiente página.
Usos del objeto. A continuación, observa el siguiente objeto, y escribe los diversos usos que puede tener el mismo. Puede ser cualquier uso que se te ocurra.
Componer un dibujo a partir de una figura. Observa el trozo de papel, en forma de rombo que se te ha proporcionado, e imagina algo que puedas dibujar y del que formará parte el trozo de papel. Pégallo sobre esta página en el lugar donde desees hacer tu dibujo. Con el lápiz añade todos los de elementos que se te ocurran para complementar tu dibujo. Intenta hacer algo original. Al finalizar, ponle un título y escríbelo en la parte de abajo, para que puedas ilustrar la historia que quisiste representar por medio de tu dibujo.
Composición del cuento. Lee con atención el siguiente cuento, piensa de qué otra manera podría terminar. Este final alternativo que se te haya ocurrido, escríbelo al finalizar el cuento original y, por último, ponle un título.
Continuar el dibujo. Las siguientes imágenes están sin terminar, continúa con el dibujo conforme creas que debe continuar, pueden ser objetos, personas, imágenes, etc. Cada dibujo debe contar una historia y los trazos hechos son la parte más importante del dibujo. Hazlo lo más interesante que puedas. Al finalizar, escribe en la parte inferior del cuadro el título del dibujo terminado.

CODIFICACIÓN DE RESULTADOS

El porcentaje de valoración de los resultados que se obtiene de la aplicación de la Batería de Evaluación del Pensamiento Creativo VP-FA-14 se realiza de acuerdo a la siguiente tabla de especificaciones, tomando como máximo de la evaluación 70 puntos, que se sumaran por el numero de evaluadores que se hayan empleado (Véase, tabla 4).

Tabla 4: Hoja de Evaluación VP-FA-14

Hoja de Evaluacion Maximos y Minimos Posibles									
Variables	Actividades							Maximos	*3
	1	2	3	4	5	6	7		
Fluidez		2	3	3		2		10	30
Flexibilidad		2		3	3	3	3	14	42
Originalidad		2	4	4	4	3	4	21	63
Elaboracion		2	3		3	2	3	13	39
Sensibilidad	10	2						12	36
Totales	10	10	10	10	10	10	10	70	210

METODOLOGÍA Y TIPO DE ESTUDIO

Este trabajo de investigación fue de carácter descriptivo, correlacional y factorial que exploró la dimensionalidad de la Batería del Pensamiento Creativo VP-FA-14 para entregar evidencias de validez de constructo respecto al número de factores o dimensiones que subyacen en el mismo.

Población Objetivo

Se determino que para saber los niveles de creatividad existente en los trabajadores de la Comisión Federal de Electricidad, debían ser aquellos que por su responsabilidad tienen que estar tomando decisiones de carácter estratégico para resolver o mejorar todos los aspectos organizativos de la institución; por lo que, se determino que los participantes del estudio correspondieran a 13 directivos de primer y segundo nivel, de la Subgerencia de Distribución perteneciente a la División Centro Occidente en México.

Validación y Confiabilidad de la Batería de Evaluación del Pensamiento Creativo VP-FA-14.

Validez con respecto al contenido: Utilizando el juicio de diferentes expertos se buscó establecer que el contenido de la batería tenía consistencia. Los expertos mostraron acuerdo en que incluir los siete reactivos en la batería recogía un mayor espectro de las diferentes variables en las que se podría expresar la creatividad. Así mismo, propusieron modificaciones de forma y tiempo a algunos reactivos de la prueba.

Validez con respecto al constructo confiabilidad: El método de confiabilidad más utilizado en psicometría es el Alfa de Cronbach. Se trata de un índice de consistencia interna que toma valores entre 0 y 1, que mide la homogeneidad de las actividades promediando todas las correlaciones entre todos los ítems para ver que, efectivamente, se parecen y en cuanto a los resultados el alfa de Cronbach, por debajo de 0,5 muestra un nivel de fiabilidad no aceptable; si tomara un valor entre 0,5 y 0,6 se podría considerar como un nivel pobre; si se situara entre 0,6 y 0,7 se estaría ante un nivel débil; entre 0,7 y 0,8 haría referencia a un nivel aceptable; en el intervalo 0,8 y 0,9 se podría calificar como de un nivel bueno, y si tomara un valor superior a 0,9 sería excelente. Para nuestro caso, del total de los 13 trabajadores seleccionados y una vez desagregados los datos y mediante el procesamiento de los mismos, nos arrojo que nuestro instrumento tiene una fiabilidad EXCELENTE, ya que el intervalo se situó en de 0,939 .

Acción y análisis de datos: En lo referido al procesamiento y análisis de datos, de acuerdo a Pérez (2001) se realizó con el programa IBM SPSS Statistics 20 para Windows, para alcanzar el objetivo de nuestro estudio, se aplicaron los módulos y técnicas pertinentes.

RESULTADOS

La batería de Evaluación del Pensamiento Creativo VP-FA-14 está compuesta por cinco dimensiones, Fluidez, Flexibilidad, Originalidad, Elaboración y Sensibilidad, el puntaje total de la misma es de 70 puntos por evaluador, este factor ponderaría el nivel de creatividad del individuo, en la Tabla 5 podemos observar el nivel de correlación existentes, el cual se elabora con el coeficiente de Spearman, ya que como señala el capítulo 17 del Manual del SSPS, las variables no paramétricas tiende a ser mejor sistematizadas por este coeficiente y una vez ejecutado el análisis de los datos, nos damos cuenta que la variable Fluidez está más relacionada con la Elaboración, con una significancia de .685 y está con la Originalidad con .818, siendo estos los valores correlacionados más altos de todos; por su parte, la Flexibilidad tiene una mayor relación con la Originalidad con .691 y Sensibilidad con Elaboración con .611. En lo que respecta a la menor correlación entre variables, tenemos a Flexibilidad con solo .073 y .338 de significancia para flexibilidad y Sensibilidad respectivamente.

Una vez introducidas las diferentes variables tanto independientes como dependientes, nos encontramos que existe una clara relación entre la creatividad y sus cinco dimensiones, Fluidez, Flexibilidad, Originalidad, Elaboración y Sensibilidad, tal y como se muestra en la tabla 6, siendo la Fluidez la más significativa con .298 lo que nos da entender como la capacidad del individuo para comunicarse y asociar ideas es el principal canal para ser creativo. En segundo lugar está la Elaboración con .281, seguido de la Flexibilidad .245, esto pone de manifiesto que son los detalles y las diferentes formas de solución lo que promueve la creatividad más que la originalidad .230, por último, cabe hacer mención que la dimensión que estuvo muy por debajo de todas, fue la Sensibilidad .118, esto nos condiciona a creer que la capacidad de poder observar o captar el entorno no es muy importante para ser creativo.

Por lo tanto, la Creatividad de los trabajadores de la Subgerencia de Distribución de la División Centro Occidente en México, puede ser definida por la siguiente ecuación:

$$C = .298\beta_1 + .245\beta_2 + .230\beta_3 + .281\beta_4 + .118\beta_5$$

DISCUSIÓN

Los resultados muestran la Batería de Evaluación del Pensamiento Creativo VP-FA-14 es un instrumento válido para evaluar la creatividad de los trabajadores de la Comisión Federal de Electricidad, mediante diferentes dimensiones; como señalan Hogan (2003) y Gregory (2001) un instrumento de medición debe contar con validez de contenido, de constructo y de criterio. Para nuestro caso, los expertos establecieron que las dimensiones comprendidas en el instrumento eran áreas importantes donde se expresa la conducta creativa, y en la validez de contenido todos los indicadores son consistentes con cada una de las dimensiones medidas. Para la validez de constructo, observamos que los puntajes de las cinco variables muestran una correlación positiva alta entre sí, lo que habla de que miden el mismo constructo creativo, no obstante, no dejan de tener relativa independencia cada una de ellas, lo que permite afirmar que miden dimensiones relativamente diferentes. La Batería en sus cinco dimensiones permite tener una medida clara y concisa de los individuos que son más creativos de los que no, lo que evidencia la validez concurrente. Por último, es de hacer notar que al estar el valor del Alpha de Cronbach por encima de .9 se trata de un instrumento con una excelente confiabilidad.

Tabla 5: Correlaciones No Paramétricas

Rho De Spearman			Flui	Flex	Orig	Sen	Elab
Fluidez	Coefficiente	de	1.00	.073	.661*	.583*	.685*
	correlación		0				
	Sig. (bilateral)		.	.831	.019	.047	.014
	N		12	11	12	12	12
Flexibilida d	Coefficiente	de	.073	1.00	.691*	.338	.555
	correlación			0			
	Sig. (bilateral)		.831	.	.019	.309	.077
	N		11	11	11	11	11
Originalida d	Coefficiente	de	.661*	.691*	1.00	.538	.818**
	correlación				0		
	Sig. (bilateral)		.019	.019	.	.071	.001
	N		12	11	12	12	12
Sensibilida d	Coefficiente	de	.583*	.338	.538	1.00	.611*
	correlación					0	
	Sig. (bilateral)		.047	.309	.071	.	.027
	N		12	11	12	13	13
Elaboració n	Coefficiente	de	.685*	.555	.818*	.611*	1.000
	correlación				*		
	Sig. (bilateral)		.014	.077	.001	.027	.
	N		12	11	12	13	13

*. La correlación es significativa al nivel 0,05 (bilateral). **. La correlación es significativa al nivel 0,01 (bilateral).

Tabla 6: Coeficientes de correlación

Modelo	Coeficientes no estandarizados		Coeficientes tipificados	t	Sig.
	B	Error típ.	Beta		
1 (Constante)	-3.207E-14	.000		.	.
Fluidez	1.000	.000	.298	.	.
Flexibilidad	1.000	.000	.245	.	.
Originalidad	1.000	.000	.230	.	.
Elaboración	1.000	.000	.281	.	.
Sensibilidad	1.000	.000	.118	.	.

a. Variable Dependiente: Creatividad

CONCLUSIONES

Una vez concluido el presente trabajo y en base a los resultados obtenidos podemos establecer que: La Batería de Evaluación del Pensamiento Creativo VP-FA-14 cuenta con todas las condiciones necesarias que hacen posible su utilización en todos los trabajadores de la Comisión Federal de Electricidad. Como expusimos, el constructo creativo debe de evaluarse de una manera multidimensional y desde un enfoque multidisciplinario, por lo que se concluye que este instrumento puede ser utilizado como parte integral del Proyecto Creatividad e Innovación de la Subgerencia de Distribución 2013-2015, siendo necesario aplicar la Batería a trabajadores de otras áreas de la empresa, para continuar estableciendo las propiedades de la misma, utilizando los nuevos datos para crear una base de gente con alto potencial innovador.

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BIOGRAFÍA

Victor Hugo Pérez Ferreyra, es Candidato a Doctor, dentro del programa de Doctorado Problemas Actuales e Históricos de la Economía, impartido por la Universidad de Alicante, España. Es Profesor Investigador de la Facultad de Contaduría y Ciencias Administrativas perteneciente a la Universidad Michoacana de San Nicolás de Hidalgo. Se puede contactar

Fernando Ávila Carreón, es Doctor en Ciencias por el Centro de Investigación y Desarrollo del Estado de Michoacán. Es Profesor Investigador de la Facultad de Contaduría y Ciencias Administrativas perteneciente a la Universidad Michoacana de San Nicolás de Hidalgo. Se puede contactar

Germán Aníbal Narváez Vásquez, es Doctor en Ciencias en Negocios Internacionales del Instituto de Investigaciones Económicas y Empresariales de la Universidad Michoacana de San Nicolás de Hidalgo. Profesor Investigador y Coordinador de la Incubadora Social del Instituto Tecnológico y de Estudios Superiores de Monterrey. Se puede contactar gernarva@hotmail.com

VALORES Y DILEMAS ÉTICOS EN ENTES TERRITORIALES: CASO LA GUAJIRA COLOMBIANA

Olivia Isabel Rangel Luquez, Universidad de La Guajira

Marelis Alvarado Mejía, Universidad de La Guajira

Wilmar Sierra Toncel, Universidad de La Guajira

Ángela Nair Ortiz Rojas, Universidad de La Guajira

RESUMEN

Los entes territoriales juegan un papel importante en la dinámica económica de las instituciones públicas, por el rol que desempeñan en la competitividad de las regiones; por tanto las actuaciones de estos deben estar regidas por conductas que conlleven a una transparencia en su actuación. Desde esta perspectiva esta investigación tuvo como objetivo analizar los valores y dilemas éticos en los entes territoriales en La Guajira Colombiana con el propósito de conocer la actuación de los funcionarios públicos en su gestión. Metodológicamente se abordó desde la perspectiva de los estudios de casos descriptivos. Los resultados evidenciaron una falta de valores en los funcionarios que conllevan a dilemas éticos en las instituciones por la falta de transparencia.

PALABRAS CLAVE: Ética, valores, dilemas éticos, entes territoriales.

DILEMMAS ETHICAL VALUES AND REGIONAL AUTHORITIES IN: IF COLOMBIANA THE GUAJIRA

Local authorities play an important role in the economic dynamics of public institutions, by the role they play in the competitiveness of the regions; therefore these actions should be governed by behaviors that lead to transparency in its actions. From this perspective, this study aimed to analyze the values and ethical dilemmas in local authorities in La Guajira Colombia in order to know the performance of public officials in their management. Methodologically it is approached from the perspective of descriptive case studies. The results showed a lack of values that lead officials to ethical dilemmas in institutions for lack of transparency.

KEYWORDS: Ethics, ethical dilemmas, territorial entities.

JEL: H, H5, H11, H21, H83, J5, J52.

INTRODUCCIÓN

Hay una sed de ética en las sociedades, donde la opinión pública reclama comportamientos éticos de los líderes en temas cruciales como el diseño de políticas públicas, económicas y sociales y que la asignación de recursos sean orientados por criterios éticos. Contrariamente a ese sentir, las visiones económicas predominantes tienden a desvincular ética y economía sugiriendo que son dos mundos diferentes con sus propias leyes, y que la ética es un tema para el reino del espíritu, marginando los valores morales y conllevando a un vacío ético en el que se han precipitado varias sociedades en el mundo. La idea de que los valores no importan en la vía económica práctica, ha facilitado la instalación de prácticas corruptas que han causado enormes daños y conllevado a dilemas éticos. Por ello es imprescindible volver a reanalizar la

relación entre ambas, y que la ética no solo no es ajena a la economía sino que debería orientarla y regularla. Así, entre otros aspectos, es necesario un código ético que regule las actuaciones de la gestión pública.

De esta manera, es imperativo recuperar la estrecha relación que debería haber entre valores éticos y comportamientos económicos. Ello significa poner en el centro de la agenda pública temas como la coherencia de las políticas económicas con los valores éticos, la responsabilidad social de la empresa privada, la eticidad en la función pública, el fortalecimiento de las organizaciones voluntarias y el desarrollo de la solidaridad en general. Todos los actores sociales deberían colaborar para que la ética volviera, tanto para erradicar la corrupción como para motivar actitudes éticas positivas.

En este sentido, la ética aplicada a la función pública, se ha convertido en el eje central de la administración pública, tanto en la prestación de los servicios como en la elaboración de productos, es decir, las tareas y actividades que realizan los servidores públicos están orientados a la satisfacción de la pluralidad de intereses de los miembros de la comunidad política, por lo tanto es un poderoso mecanismo de control de las arbitrariedades y anti valores practicados en el uso del poder público y factor esencial para la creación y el mantenimiento de la confianza en la administración y sus instituciones, también se convierte en un instrumento clave para elevar la calidad de la política y la gestión pública gracias a la conducta honesta, eficiente e íntegra de los servidores públicos; desde ese punto de vista la excelencia de los asuntos de la gestión pública se podrá alcanzar si se cuenta con servidores con sólidos criterios de conducta ética.

En concomitancia con lo anterior, la ética pública implica necesariamente una relación con el ejercicio de la política como elemento de regulación y diseño de las directrices y políticas públicas, por lo que su campo de acción, no se limita únicamente a los funcionarios públicos, dado que un buen gobierno, para ser considerado como tal, requiere no sólo de funcionarios responsables, sino también de alta gerencia política responsables, puesto que son éstos quienes gozan del máximo margen de autonomía en las decisiones y de éstas decisiones, depende a su vez la actuación de los funcionarios.

En ese orden de ideas, si los servidores públicos y los diseñadores de las políticas públicas a través de las normas, no crean conciencia de la necesidad de su actuación transparente en el servicio público, es probable que este fenómeno este afectando el desempeño de la gestión pública y contribuyendo al afloramiento de elementos societales de crisis de valores, lo que implicaría que nuestra sociedad estaría inducida a una gran contaminación social de no existir una condena social y judicialización de tales comportamientos, de allí la importancia de abordar desde la academia la temática de la ética y el desempeño gerencial, como una nueva forma de pensar e imaginar las transformaciones y los cambios que llevan consigo estos fenómenos globalizantes y que por lo demás tocan elementos que invitan a repensar el momento en que actuamos frente a la necesidad de adoptar nuevas y mejores formas de organizaciones y de procedimiento en la conducción de las organizaciones públicas, frente a las acusaciones de ineficiencia, negligencia o irresponsabilidad social que se evidencia actualmente.

En Colombia, a pesar de la implementación de programas como el Código de Buen Gobierno, Gobierno en Línea y Código de Ética en todas las entidades públicas, como referentes para regular la actuación de los funcionarios públicos, son múltiples los dilemas éticos que enfrentan los profesionales en el cumplimiento de su labor y que sugieren una toma de decisión fundamentada en los conocimientos, habilidades y en la experiencia, pero donde la ética y la moral de los funcionarios no posibilita que esta se soporte en valores, principios y argumentos éticos. Al respecto Lawrence Kohlberg citado por Aguirre (2009) señala que el estudio de los dilemas morales o situaciones hipotéticas en la toma de decisiones de una persona, enriquece el conocimiento sobre la forma de cómo ocurre el desarrollo moral, apoyando la asociación entre madurez cognitiva y madurez moral.

En ese sentido se convierte el estudio de la ética en la gestión pública en el departamento de la Guajira, casi en un imperativo para garantizarle a la sociedad, que la ciencia está cumpliendo su papel de transformador

social, hacia las buenas prácticas de gobierno público tales como: gestión ética, participación ciudadana en la gestión y el control de lo público, rendición cuentas, eficiencia, eficacia y efectividad de los recursos públicos, transparencia en los procesos administrativos, contratación pública, negociación y consenso colectivo, de ese modo se contribuye al cambio actitudinal por la construcción de confianza, como resultado de una conciencia de rentabilidad social de la ética en la gestión pública, que genera desarrollo social y económico de los países y del mundo.

Desde esta perspectiva, el propósito del estudio estuvo orientado a analizar los valores y dilemas éticos en los entes territoriales del departamento de La Guajira, para lo cual se tuvo la necesidad de abordar inicialmente la situación problemática que ha conllevado la falta de ética en los funcionarios públicos de esta región. En donde para entender el estado del arte, la investigación se fundamentó en varios autores con el fin de tener una mirada de la ética, los valores y dilemas éticos bastante amplia. Seguidamente se propuso una metodología para poder abordar el objetivo de la investigación y finalmente se presentan los resultados encontrados, conclusiones y recomendaciones.

REVISIÓN LITERARIA

La búsqueda de códigos de conducta de alcance internacional, ha cobrado importancia en los últimos años, como una de las herramientas de gestión ética, así, su importancia se ha incrementado como consecuencia de la velocidad, con que se producen los cambios, a raíz de la capacidad que ha adquirido el ser humano a partir del desarrollo científico y del dominio tecnológico, por lo tanto su estudio, praxis y reflexiones están a la orden del día. De esta manera, la ética ha sido estudiada a través de diferentes disciplinas a lo largo de varios siglos, debido a su importancia para los individuos y para la sociedad.

Al respecto, Cortina (2000), refiere que la ética es teoría filosófica de la acción y su tarea es dar razón filosófica de la moral. Por ello, pasar de la moral a la ética implica un cambio en el nivel reflexivo, Por su lado, Guédez (2006), argumenta que la ética es todo el proceso reflexivo de los principios que permiten decidir, actuar y evaluar los impactos que partan de todo el proceso. En el mismo sentido, Etkin (1993), afirma que la ética, es el fundamento cuyos valores esenciales deben organizar la vida social y son tales como la libertad y la dignidad humana, así como también conceptos morales como el bien común lo bueno, lo equitativo y lo justo. En este sentido, se mira la ética como el conjunto de principios y deberes que debe guiar la conducta de una persona, sustentados en la conciencia de la propia dignidad y de sus responsabilidades y en el respeto y solidaridad hacia las demás personas; reflejando así, el carácter de los individuos y sociedades a través de sus decisiones y acciones.

En cuanto a la ética pública, Bayona y otros (2004) plantean que los comportamientos éticos son conductas personales, pero también la organización y el contexto social y político en que se producen tienen un valor determinante. De modo que las normas administrativas pueden estimular las virtudes positivas o, por el contrario, favorecer el envejecimiento de las personas. En tal sentido, la ética pública exige, normas de organización que favorezcan los valores positivos e impidan o dificulten los comportamientos indeseables, de modo que esta, aun teniendo su base antropológica en la conciencia de cada servidor público, se desarrolla en el ser de una organización cuyas reglas de funcionamiento estimulan u obligan a seguir pautas de conducta determinadas.

Al respecto, Gonzales (2003) refiere que es un hecho prácticamente universal que las instituciones públicas han caído en el descrédito, la inmoralidad de muchos funcionarios corruptos que se enriquecen robando el erario público, que sobornan y se dejan sobornar, que utilizan el cargo para obtener beneficios públicos; lo cual ha hecho que la sociedad pierda confianza en las instituciones del estado. En algunos países, como el nuestro, la corrupción es tan profunda y generalizada que pareciera destinado al fracaso, cualquier intento de controlarla y acabar con ella. De esta manera, se debe tener presente que lo que legitima las actividades de la Administración Pública es el bienestar general de los ciudadanos, el interés público, que es el mismo

bien común, quienes ocupan cargos públicos deben tener presente esto en sus actuaciones, en este sentido, el reconocimiento del interés general como norte de todo cargo público exige fomentar un conjunto de hábitos o actitudes que todo funcionario público debería apropiarse.

Al hablar de la ética, es necesario es necesario mostrar su configuración afectiva que modela el comportamiento de los miembros de una organización, representada por los valores. Al respecto, Cortina (2005) argumenta que los valores son un componente de la vida humana, no son un aditamento que, de vez en cuando añadimos, tienen que ver con lo que realmente nos va a las personas, son cualidades de las cosas, las acciones, las personas que nos atraen porque nos ayudan a hacer un mundo habitable. Por su parte, Escobar (2000), al hablar de valores, asegura que estos son directrices para la conducta, son los que le dan a la vida humana, tanto individual como social, su sentido y finalidad, de tal manera, que no puede concebirse la vida humana, sin ideales, ya que explicar, justificar la vida implica recurrir a una valoración. Mientras para Hernández (2006), son propuestas acerca de lo que significa humanamente vivir bien, pues el hombre no solo se enfrenta al mundo para conocerlo y modificarlo, sino también para hacerlo objeto de valoración.

En cuanto a los valores en la Gestión Pública, estos se refieren a obtener mejores resultados en la gestión, dado que cuando el servidor público posee valores éticos se torna más prudente, mantiene el dominio sobre sí mismo, cumple con las obligaciones propias de su condición en cualquier ocasión y ante cualquier circunstancia. Al respecto, Bautista (2006) refiere que en relación con su orientación normativa la gestión pública parece incorporar una mayor preocupación por temas como la democracia y la responsabilidad, o por valores como los de equidad, consistencia, o igualdad; temas y valores que son más relevantes en el sector público que en el ámbito privado o empresarial. Sin embargo, el principal reto que afronta la ética pública no sólo es, el establecimiento de los valores, sino su interiorización en las personas. Es decir, es posible saber cuáles son los valores éticos deseables, pero lo difícil es cómo plasmar esos valores en la práctica diaria. El reto consiste entonces, en encontrar la forma de concienciar al servidor público sobre la importancia de mejorar su actitud por el bien del servicio público.

Para Soto y Cárdenas (2007), dentro de los valores más importantes está la honestidad, la cual requiere de la rectitud y sinceridad con la información demandada por la comunidad. Mientras para Morales (2007) ser honesto es ser real, acorde con la evidencia presentada por el mundo y sus diversos fenómenos, es ser genuino, auténtico, objetivo. En el mismo orden de ideas, Rodríguez (2008) señala que son comportamientos que muestran la integridad de los gerentes, reflejada en su incapacidad de engañar o apropiarse de lo que no les pertenece, su dedicación a cumplir sus labores; la coherencia entre lo que piensan, dicen y hacen, y el rechazo a la corrupción. De esta manera, la honestidad no consiste solo en franqueza, sino en asumir que la verdad es solo una y no depende de personas o consensos sino de lo presentado por el mundo real como innegable e imprescindible de reconocer.

También reconoce la justicia, vista como la concepción que cada época y civilización tienen del bien común, es un valor determinado por la sociedad por la necesidad de mantener la armonía entre sus integrantes. Manifiesta, Soto y Cárdenas (2007), que se debe poner especial atención en tratar de actuar justamente tanto en otorgar oportunidades en el interior de la empresa como frente a todos aquellos grupos que tienen relación directa o indirecta con el quehacer de la organización. En este sentido, Escobar (2005) conceptúa que la justicia constituye el principio normativo fundamental de la vida comunitaria, contribuye a dirimir los conflictos originados al fragor de la convivencia humana. Otro valor indispensable en la gestión pública es la equidad, considerada por (Lolas, 2001), como la distribución de poder en la sociedad. Mientras para el individuo, su consideración y aceptación es parte de una ética básica de mínimos que posibilita la convivencia, mas no asegura la realización plena de los ideales que las doctrinas específicas prometen a sus seguidores. Si bien cada individuo por separado no puede lograr o garantizar la equidad, valor que se realiza y perfecciona en el colectivo, puede no obstante reconocer y estimular su manifestación.

De esta manera, el concepto de equidad tiene importantes implicaciones para las políticas públicas, pues se traducen en una asignación diferencial de recursos. Tomando como criterio de asignación la necesidad, esto significa entregar recursos equivalentes para iguales niveles de necesidad y recursos diferentes para distintos niveles de necesidad. Así esta tiene un poder redistributivo y por eso muchas veces encuentra obstáculos. Sin embargo, quienes piensan limitar la acción pública y expandir la acción del mercado, han valorado la equidad como mecanismo para satisfacer las necesidades de quienes tienen una privación severa de recursos financieros. También se puede mencionar la Responsabilidad, como una cualidad, graduable, de la cosa que hay que responder. Es cierto que en un principio la relación empresa-gerente consideraba la responsabilidad sólo desde las actividades técnicas, pero nuestro contexto le ha asignado al término un carácter plural, dado el incremento del conocimiento gerencial y de las responsabilidades sociales que la empresa asume. Rodríguez y Bustamante (2008).

Otro de los valores que no puede faltar es la confianza, por lo importante que es la confianza que los ciudadanos depositan en las instituciones políticas para la democracia, estableciendo con los gobiernos y las instituciones que los representan una relación de mayor o menor confianza, condicionando la legitimidad y estabilidad de los gobiernos democráticos (Bianco, 1994; Citrin y Levi y Stoker, 2000). La confianza es tanto un recurso para los ciudadanos como para los gobiernos e instituciones. Para los ciudadanos, la confianza reduce la complejidad de la elección y permite que ellos relajen la constante necesidad de monitorear y controlar a las instituciones gubernamentales. Para los gobiernos, la confianza es beneficiosa porque les brinda la certeza de que serán obedecidos, reduciendo la necesidad del uso de la fuerza o la coerción. En este sentido la confianza es, para los gobiernos, una fuente de poder (Bianco, 1998; Citrin y Muste, 1999).

De esta forma, la confianza se convierte en un concepto asociado a las expectativas en los resultados evacuados por las instituciones, y a la capacidad de los ciudadanos para delegar decisiones en esas instituciones sin la necesidad de vigilarlas o controlarlas permanentemente (Hardin, 1999 y 2001; Buendía y Somuano, 2003). De acuerdo a esto, la confianza bien puede entenderse como una variable explicativa de las actitudes hacia la democracia y, posteriormente, de los niveles de participación electoral.

La falta de valores en la actuación de los funcionarios públicos ha conllevado a dilemas éticos dentro de las instituciones. Al respecto Soto y Cárdenas (2007), señalan que los dilemas éticos representan un conflicto entre el desempeño económico de la organización y su desempeño social, lo que muchas veces dificulta el proceso de toma de decisiones de la organización, así mismo, manifiesta Cortina (2003), que los dilemas éticos son aquellas situaciones en que actuamos con incertidumbre, son los casos en que enfrentamos la disyuntiva de tener que optar por un valor en desmedro de otro. Mientras, Daft (2006) Señala que este surge cuando cada opción o comportamiento alterno parece indeseable a causa de una consecuencia ética potencialmente negativa. No puede identificarse con claridad lo que es correcto e incorrecto, en ese mismo orden, los dilemas generan ciertas dudas en lo que bien puede que moralmente debe actuar y lo que moralmente como persona sienta que deba actuar.

Dichos dilemas pueden conllevar a la opacidad en la gestión de los funcionarios públicos, para Elkin (1993), la opacidad se define como los actos, eventos, sucesos o acontecimientos que se apartan de los códigos de conducta de las convenciones sociales y culturales acerca de lo bueno, lo justo y lo legítimo. Así también, Arroyo (2007), define la opacidad como el ensimismamiento que envuelve a las organizaciones en una capsula, impidiendo que interactúen con sus públicos. Sin embargo, manifiesta Giraud (2006), que la opacidad ha sido denunciada de modo constante por los sociólogos y los que gestionan como un factor de fracaso en los procesos de cambio que se refieren a las organizaciones.

Mientras que si estos son asumidos dentro de su actuación puede conllevar a la transparencia de sus gestiones administrativas. Según Guédez (2006), la transparencia es la capacidad para decir la verdad en todas las circunstancias y en el marco de todos los roles, manifiesta la honestidad de gestión, considerando

en destacar el uso de máscaras y el rechazo de subterfugios que alteren o adulteren aquello que se cree o se quiere. Así mismo, Seijo (2006), señala que la transparencia se ha constituido en un valor imprescindible para garantizar un desempeño libre de zonas grises y eliminar la corrupción del marco empresarial. Igualmente, Arboleya y Otros (2000), señalan que la transparencia tiene que ver con la calidad de transparente, es decir, claro evidente, que se comprende sin duda ni ambigüedad. No apunta a establecer cómo deben ser las cosas, sino que sean vistas y percibidas tal como son. Una organización es transparente es aquella que deja ver con claridad su grado de eficiencia o si su accionar responde o no a la moral. La transparencia marca el camino que se debe transitar para conseguir niveles de valores

METODOLOGÍA

La presente investigación se tipifica como descriptiva correlacional y de campo, con diseño no experimental. La unidad de análisis fueron los entes territoriales del departamento de La Guajira, dentro de los cuales se estudiaron las quince alcaldías y la gobernación del departamento de La Guajira.

Para efectos del este estudio se utilizó la técnica del censo poblacional, abordada por medio de un cuestionario para la recolección de datos, con preguntas y respuestas múltiples tipo Likert, sustentados por los hechos y aspectos que interesan a la investigación, para luego ser contestados por la población objeto de estudio, permitiendo de esta manera hacer un rápida tabulación y análisis de la información. La técnica de recolección de información para abordar los valores y los dilemas éticos, fue la encuesta estructurada, que contó con la validez de cinco expertos.

RESULTADOS

A continuación se muestran los resultados obtenidos en la encuesta aplicada

Tabla 1: Estadígrafos de las dimensiones e indicadores

	ESTADÍGRAFOS	MEDI A	MEDIAN A	MOD A	DESV ESTANDA R	CATEGORÍA
DIMENSIÓN	VALORES ÉTICOS	2,32	1,96	1,96	0,82	Baja
INDICADORES	Honestidad	2,2	2,0	2	0,72	Baja
	Justicia	2,2	2,0	2	0,85	Baja
	Equidad	2,5	2,0	2	0,69	Moderada
	Responsabilidad	2,5	2,0	2	0,96	Moderada
	Confianza	2,3	2,0	2	1,01	Baja
DIMENSIÓN	DILEMAS ÉTICOS	2,85	3	3,87	0,96	Moderada
INDICADORES	Transparencia	2,65	2,5	2	0,90	Moderada
	Opacidad	3,05	3,50	4	1,08	Moderada

Fuente: elaboración propia

El análisis del indicador Honestidad, arrojó que el 82.33% de los encuestados calificó de forma desfavorable la honestidad de los directivos con un puntaje promedio de 2.2, ubicada en el baremo en la categoría baja; una mediana de 2.0, indicando que el 50% de los encuestados calificó el comportamiento por encima de 2.0 y el restante por debajo. Se obtuvo una moda de 2.0 lo que indicó que la puntuación que más se repitió en la frecuencia de datos fue de 2.00 y una desviación estándar de 0.72, lo cual mostró una dispersión baja de los datos y una desviación de 0.72 unidades con respecto a la media.

Del mismo modo, en cuanto al indicador Justicia se evidenció que el 79.67% de los encuestados calificó de forma desfavorable la Justicia impartida por los directivos con un puntaje promedio de 2.2, ubicada en el baremo en la categoría baja; una mediana de 2.0, indicando que el 50% de los encuestados calificó el comportamiento por encima de 2.0 y el restante por debajo. Se obtuvo una moda de 2.0 lo que indicó que la puntuación que más se repitió en la frecuencia de datos fue de 2.00 y una desviación estándar de 0.85, lo cual mostró una dispersión baja de los datos y una desviación de 0.85 unidades con respecto a la media.

De igual forma, se evidenció que el 85% de los encuestados calificó de forma favorable la Equidad administrada por los directivos con un puntaje promedio de 2.5, ubicada en el baremo en la categoría moderada; una mediana de 2.0, indicando que el 50% de los encuestados calificó el comportamiento por encima de 2.0 y el restante por debajo. Se obtuvo una moda de 2.0 lo que indicó que la puntuación que más se repitió en la frecuencia de datos fue de 2.00 y una desviación estándar de 0.69, lo cual mostró una dispersión baja de los datos y una desviación de 0.69 unidades con respecto a la media.

En lo que respecta al indicador Responsabilidad el 90% de los encuestados calificó de forma desfavorable la Responsabilidad asumida por los directivos con un puntaje promedio de 2.5, ubicada en el baremo en la categoría moderada; una mediana de 2.0, indicando que el 50% de los encuestados calificó el comportamiento por encima de 2.0 y el restante por debajo. Se obtuvo una moda de 2.0 lo que indicó que la puntuación que más se repitió en la frecuencia de datos fue de 2.00 y una desviación estándar de 0.96, lo cual mostró una dispersión baja de los datos y una desviación de 0.96 unidades

En cuanto al indicador Confianza el 79% de los encuestados calificó de forma desfavorable la confianza que se tiene de los directivos con un puntaje promedio de 2.3, ubicada en el baremo en la categoría moderada; una mediana de 2.0, indicando que el 50% de los encuestados calificó el comportamiento por encima de 2.0 y el restante por debajo. Se obtuvo una moda de 2.0 lo que indicó que la puntuación que más se repitió en la frecuencia de datos fue de 2.00 y una desviación estándar de 1.01, lo cual mostró una dispersión baja de los datos y una desviación de 1.01 unidades.

Por otro lado, en cuanto a la dimensión Dilemas éticos, el 75% de los encuestados calificó de forma desfavorable los dilemas éticos que se tiene de los directivos con un puntaje promedio de 2.85, ubicada en el baremo en la categoría moderada; una mediana de 3.00, indicando que el 50% de los encuestados calificó el comportamiento por encima de 3.00 y el restante por debajo. Se obtuvo una moda de 3.87 lo que indicó que fue la puntuación que más se repitió en la frecuencia de datos y una desviación estándar de 0.96, lo cual mostró una dispersión baja de los datos y una desviación de 0.96 unidades con respecto a la media.

En este sentido, en cuanto al indicador Transparencia, el 75% de los encuestados calificó de forma desfavorable los dilemas éticos que se tiene de los directivos con un puntaje promedio de 2.65, ubicada en el baremo en la categoría moderada; una mediana de 2.5, indicando que el 50% de los encuestados calificó el comportamiento por encima de 3.00 y el restante por debajo. Se obtuvo una moda de 2.00 lo que indicó que fue la puntuación que más se repitió en la frecuencia de datos y una desviación estándar de 0.90, lo cual mostró una dispersión baja de los datos y una desviación de 0.90 unidades con respecto a la media.

Así mismo, en cuanto al indicador Opacidad, el 75% de los encuestados calificó de forma desfavorable los dilemas éticos que se tiene de los directivos con un puntaje promedio de 3.05, ubicada en el baremo en la categoría moderada; una mediana de 3.05, indicando que el 50% de los encuestados calificó el comportamiento por encima de 3.00 y el restante por debajo. Se obtuvo una moda de 4.00 lo que indicó que fue la puntuación que más se repitió en la frecuencia de datos y una desviación estándar de 1.08, lo cual mostró una dispersión baja de los datos y una desviación de 1.08 unidades con respecto a la media.

CONCLUSIONES

De acuerdo a los resultados encontrados se pudo concluir que existe un conflicto de valores estructurales y complejos, dado por la ausencia de valores en los funcionarios que están a cargo de los entes territoriales por un lado y por el otro a la presencia de dilemas éticos como consecuencia de las practicas clientelistas y al predominio del interés particular sobre el interés colectivos. Lo anterior se reflejo en la desfavorabilidad que obtuvieron los indicadores de honestidad, al arrojar un 82.33% de desfavorabilidad. Del mismo modo, la Justicia con un 79.67% desfavorable. Igualmente, la responsabilidad obtuvo un 90% de desfavorabilidad, con un puntaje promedio de 2.5, ubicada en el baremo en la categoría moderada. En cuanto la confianza el 79% lo calificó de forma desfavorable, con un puntaje promedio de 2.3, ubicada en el baremo en la categoría moderada. Mientras que solo la equidad fue calificada de forma favorable en un 85% con un puntaje promedio de 2.5, ubicada en el baremo en la categoría moderada.

Lo que evidencia la necesidad de que los servidores públicos cuenten con una formación en valores, que les permita dejar de lado sus intereses personales y sus prácticas basadas en antivalores que generan el incumplimiento de objetivos en los programas de gobierno y desvían los recurso asignados para servicios básicos de la población, por lo tanto la ética es condición fundamental para mejorar el desarrollo humano, dado que esta permite resolver conflictos y ofrecer resultados con equidad y justicia al satisfacer los intereses contribuyendo al bien social.

En referencia a la dimensión dilemas éticos, el 75% de los encuestados calificó de forma desfavorable los dilemas éticos que se tiene de los directivos con un puntaje promedio de 2.85, ubicada en el baremo en la categoría moderada. En este sentido, esto como reflejo de sus indicadores de transparencia, que obtuvo un 75% de desfavorabilidad, con un puntaje promedio de 2.65, ubicada en el baremo en la categoría moderada. Así mismo, el indicador opacidad, el 75% lo calificó de forma desfavorable con un puntaje promedio de 3.05, ubicada en el baremo en la categoría moderada.

De esta manera, la ética de la gestión pública debe plantearse como un agente activo que estimule a los ciudadanos a participar social y responsablemente en la vida pública, contribuyendo en la búsqueda de ese bien común, esta situación obliga a los políticos a rendir cuenta de su actuación y crea exigencias éticas de solidaridad entre los ciudadanos y funcionarios públicos.

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Wilmar Sierra Toncel, Administrador de Empresas, Especialista en Finanzas y en Auditoria de Sistemas, Magister en Gerencia Empresarial, y Doctor en Ciencias Gerenciales. Docente Investigador de la Facultad de Ciencias Económicas y Administrativas de La Universidad de La Guajira, Colombia.

Olivia Isabel Rangel Luquez, Administradora de Empresas, Especialista en Finanzas, Magister en Gerencia Empresarial, y Doctora en Ciencias Gerenciales. Docente Investigadora, de la Facultad de Ciencias Económicas y Administrativas de La Universidad de La Guajira, Colombia.

Marelis Alvarado Mejía, Administradora de Empresas, Especialista en Finanzas, Magister en Gerencia Empresarial, y Doctora en Ciencias Gerenciales. Docente Investigadora, de la Facultad de Ciencias Económicas y Administrativas de La Universidad de La Guajira, Colombia.

Ángela Nair Ortiz Rojas, Administradora de Empresas, Especialista en Finanzas, Magister en Gerencia Empresarial, y Doctora en Ciencias Gerenciales. Docente Investigadora, de la Facultad de Ciencias Económicas y Administrativas de La Universidad de La Guajira, Colombia.

COMPETENCIAS INVESTIGATIVAS: DESARROLLO DE HABILIDADES PARA LA CONSTRUCCIÓN DEL CONOCIMIENTO EN LA FORMACIÓN PROFESIONAL

Esmerlis Camargo Torres, Servicio Nacional de Aprendizaje – SENA
Edgar Bonilla Blanchar, Universidad de La Guajira
Gelvis Melo Freile, Universidad de La Guajira

RESUMEN

El presente estudio forma parte de un proyecto de investigación denominada competencias investigativas en el proceso de formación profesional de los estudiantes de la Universidad de La Guajira, busca determinar las habilidades para la construcción del conocimiento. El tipo de investigación fue definida como no experimental, explicativa, de campo y transeccional. La población está conformada por 956 docentes y 9.783 estudiantes de los diferentes programas de la Universidad de La Guajira, de los cuales se tomó una muestra representativa. La técnica utilizada es la encuesta auto-administrada, aplicada a la muestra extraída de la población objeto de estudio. Para ello fue diseñado un instrumento con preguntas en escala de Likert, validado mediante el concurso de expertos en la temática. El procesamiento de la información es realizada mediante el Software SPSS 22.0. Como resultado de este primer avance se evidenció que los estudiantes se manifiestan de forma positiva y muy positiva sobre el dominio de las competencias investigativas básicas en cuanto a las capacidades cognitivas, destrezas motrices y habilidades comunicativas.

PALABRAS CLAVES: competencias investigativas, capacidades cognoscitivas, destrezas motrices, construcción del conocimiento y habilidades comunicativas

INVESTIGATIVE COMPETENCES: ABILITIES DEVELOPMENT FOR THE CONSTRUCTION OF KNOWLEDGE IN VOCATIONAL TRAINING

ABSTRACT

This study is part of a research project called investigative competences in the process of training of students at the University of La Guajira, seeks to determine the skills to knowledge construction. The research was defined as experimental, explanatory, and transactional field. The population consists of 956 teachers and 9,783 students in the various programs of the University of La Guajira, of which a representative sample was taken. The technique used is the self-administered survey, applied to the sample from the population under study. This instrument was designed with Likert scale questions, validated by competition experts in the subject. The information processing is performed by software SPSS 22.0. As a result of this first step was evident that students showed a positive attitude and very positive about the mastery of basic investigative competences in terms of cognitive abilities, motor abilities and communication skills.

KEYWORDS: investigative competences, cognitive capacities, motor abilities, knowledge building and communicative abilities

JEL: I21, I23, L86

INTRODUCCIÓN

Para introducirnos en el tema de competencias investigativas, es fundamental definir inicialmente el término competencias. Según De Zubiria (2006), representan un conocimiento implícito parcialmente innato y formal que se expresa en un saber hacer, además de ser un conocimiento especializado y específico. De ese modo se habla de aprendizaje. Aprender implica adquirir nuevos conocimientos y esto conduce a que haya un cambio de conducta.

Desde esta perspectiva, Rizo (2004) establece la importancia de que los docentes manejen competencias investigativas para transferirlas en forma eficaz a sus estudiantes. Plantea además, que pensar la investigación supone una aproximación a los conocimientos teóricos fundamentados en la praxis investigativa, así mismo, señala la necesidad de darle un sentido reflexivo y asumirla como un proceso en continua construcción y reconstrucción. En este sentido, sugiere enseñar a investigar investigando, desde la práctica, tomando en consideración los niveles pedagógico, epistemológico y comunicativo.

Es preciso señalar, que la Universidad de La Guajira ha avanzado en la implementación de acciones para mejorar el desempeño investigativo de los estudiantes desde las asignaturas de metodología de investigación hasta los trabajos que implementan docentes de asignaturas afines, buscando incentivar esa dinámica en los procesos académicos. Sin embargo, se presentan manifestaciones, improvisaciones y deficiencias que atentan contra el desarrollo de las competencias investigativas como habilidad de la actividad científica en estudiantes.

El presente estudio propone identificar las competencias investigativas básicas que poseen los estudiantes de pregrado de la Universidad de La Guajira, en aras de dar respuesta de manera sistemática a las necesidades integradoras de las actividades científicas en las acciones formativas de los programas académicos. Se estructuró de la siguiente manera: revisión literaria para referenciar el marco teórico, explicación de la metodología aplicada, mostrando en detalle el análisis e interpretación de los resultados, sobre los cuales se realizaron las conclusiones y finalmente se mostraron las referencias bibliográficas y biográficas.

REVISIÓN DE LITERATURA

Es importante resaltar el reto que enfrentan las instituciones educativas con los avances acelerados de la ciencia y la tecnología, lo cual trae consigo un alto crecimiento de la información, suceso que exige un gran compromiso en los ámbitos académicos, puesto que contamos con ella en cualquier momento pero su manejo y control debe estar orientado hacia los beneficios de la humanidad. Para ello se requiere la formación y capacitación continua de los estudiantes centrándose en las competencias investigativas.

En ese sentido, Blanco (2009) menciona las competencias desde el mundo de la educación y expresa que en las escuelas y universidades el concepto parece responder a la misma idea básica, pero se acepta que su demostración se lleve a cabo en situaciones de evaluación educativa.

Es preciso señalar que la UNESCO (2005), en su documento “*Como promover el interés por la cultura científica*” propone que una educación dirigida hacia una cultura científica básica debería contener: Conocimientos de la ciencia; aplicaciones del conocimiento científico (situaciones reales y simuladas); habilidades y tácticas de la ciencia (familiarización con los procedimientos de la ciencia y el uso de aparatos e instrumentos); resolución de problemas (aplicación de habilidades, tácticas y conocimientos científicos a investigaciones reales); interacción con la tecnología; estudio de la naturaleza de la ciencia y la práctica científica.

Por otra parte González (2007), señala dos clases mayores de competencias: Las competencias básicas y las competencias avanzadas. Dentro de la segunda incluye tres clases de competencias: Las competencias profesionales, que se ubican en contextos específicos de actuación profesional; las competencias investigativas, que se aplican al desempeño en un campo específico del saber científico y tecnológico; y las competencias comunicativas discursivas, dentro de las cuales pueden encontrarse las lectoescriturales.

Con base en lo anterior, la autora define “competencias investigativas como aquella que le permite al ser humano la construcción del conocimiento científico y tecnológico sobre la realidad, con el propósito de solucionar eficientemente problemas importantes y prioritarios del contexto de actuación específico”. El ejercicio de la competencia investigativa, exige que los estudiantes apliquen una serie de conocimientos, valoraciones y acciones que para efecto de esta investigación pueden relacionarse como sigue:

Capacidades cognoscitivas

Según Levy (2007), la cognición es principalmente social, ya que el conocimiento individual y aun la identidad personal, se adquieren de otras personas y se comparte con ellas. El conocimiento depende de conceptos y creencias construidos por otros.

Esta relación social es señalada por Hernández (2007) cuando menciona que el ser humano está expuesto constantemente a una serie de estímulos, sucesos, circunstancias y situaciones que le aportan información; algunos llegan directamente a los sentidos, otros proceden de la memoria, otros por el lenguaje, o bien por las relaciones que mantenemos con los demás. De una u otra forma, todos estos estímulos son procesados por un aparato que se encarga de la información, llámese aparato psíquico, aparato mental, alma, procesos superiores o cognición. Básicamente nos estamos refiriendo a la operación que nuestra mente realiza.

Otra conceptualización es aportada por Norman (cp Hernández, 2007) quien expresa que la cognición es un conjunto de actividades a través de las cuales toda la información es tratada por un aparato psíquico que las recibe, selecciona, transforma y organiza, construyendo representaciones de la realidad y elaborando conocimiento.

En acuerdo a las teorías anteriormente citadas, González (2007) conceptúa que la cognición representa los procesos intelectivos y creativos propios del investigador que le permitirán construir conocimientos nuevos de los ya existentes. Además afirma que es la base de conocimientos sobre la investigación educativa y sobre los saberes específicos involucrados en el área del saber específico en que se desempeña.

Destrezas motrices para la investigación

Para Casado (2001), los factores que influyen sobre los destrezas e intereses de los individuos los desarrollan en forma adecuada durante la formación profesional, contribuyendo de forma adecuada con el desarrollo de sus destrezas para el diseño de la investigación, la estadística y la redacción especializada, así como también las destrezas computacionales y las destrezas prácticas para la investigación.

Por su parte González, Amazurrutia & Maass (2007), expresan que en cualquier disciplina, las destrezas de investigación y redacción ayudan a ganar autonomía. Además hoy más que nunca la sociedad necesita personas con mentes críticas, personas que puedan hacer sus propias preguntas y encontrar sus propias respuestas. Toda investigación es un proceso incierto; por ello es un quehacer difícil y desafiante.

Es importante mencionar entonces que se requieren de destrezas para enfrentarse a los cambios que han provocado la globalización y la nueva sociedad del conocimiento. Pero es muy trascendental contar con el apoyo y orientación de investigadores expertos, ya que la colaboración representa una destreza dentro del área de oportunidades para el desarrollo y crecimiento profesional de un investigador.

Habilidades para la comunicación científica

Dempsey (cp Medina, 2009) expresa que más allá de las destrezas o el conocimiento de la tecnología, las competencias de creatividad, tolerancia, apreciación de la diversidad y las destrezas sociales son necesarias en las habilidades de comunicación. La misma autora señala que la tecnología es muy importante, pero debe ir unida a la capacidad de transferir el conocimiento e implementar los resultados de una investigación hacia productos o servicios para maximizar su uso.

Es importante resaltar el papel que juegan las redes sociales en las habilidades de comunicación. Sobre el tema González, Amazurrutia & Maass (2007) conceptúan que éstas son definidas como el conjunto de individuos vinculados a trabajar por un fin común; personas con las mismas necesidades que se organizan para potenciar sus recursos y crear alternativas para la solución de problemas. Tienen como objetivo el intercambio dinámico entre personas, grupos o instituciones.

Por otra parte resaltan que los medios tienen eficacia cuando logran reunir tres elementos en los comunicantes que reciben la señal; los soportes materiales, la estructura cognitiva y la disposición de biotiempos dedicados a consumir las señales o flujos de información e imágenes.

En ese sentido, las habilidades de los individuos para la difusión y comunicación científica proceden cuando se ofrecen elementos que prueben la validez de la opinión de los investigadores a través de la redacción de un informe escrito que transmita los resultados de un estudio de tal manera que la comunidad científica interesada en el tema comprendan la importancia de publicar y compartir los conocimientos con la sociedad.

Los autores consideran que las competencias investigativas son habilidades de la actividad científica de los estudiantes, relacionadas con las capacidades cognitivas, representadas en procesos intelectivos y creativos que les llevará a la construcción del conocimiento, utilizando las destrezas motrices en el manejo de la información y la comunicación. Todo ello les permitirá formular estudios y promover proyectos y programas de investigación con alta relevancia social.

METODOLOGÍA

Con base en los objetivos planteados y las teorías que soportan el presente estudio referido a las competencias investigativas como habilidades en la actividad científica de los estudiantes de pregrado de la universidad de La Guajira, esta investigación se considera no experimental, explicativa, de campo y transeccional.

Este estudio tiene en cuenta dos poblaciones finitas conformadas por 956 docentes y 9.783 estudiantes de los diferentes programas de la Universidad de La Guajira, de las cuales se extrajo una muestra representativa para su análisis. El proceso se llevó a cabo mediante la técnica de encuestas aplicadas a los docentes y estudiantes, desarrollada sobre la base de un instrumento diseñado con preguntas en escala de Likert. Este fue validado por pares expertos en las variables y dimensiones de estudio, con el propósito de verificar la pertinencia y coherencia con las preguntas y objetivos de investigación. En este primer avance de la investigación se tomó una muestra de estudiantes de los diferentes programas de la Universidad de La Guajira para determinar su nivel de competencias investigativas básicas para la construcción del conocimiento durante su formación profesional.

La información obtenida en la investigación es procesada mediante la aplicación del Software SPSS 22.0, el cual permitió cruzar los datos de los indicadores con sus respectivos ítems, luego con las dimensiones de una manera rápida y precisa, arrojando la media, desviación estándar y las frecuencias absolutas. Luego de la obtención de los resultados se diseñaron las tablas de estadística descriptiva y gráficas que representan

los porcentajes de las respuestas para cada indicador y por cada dimensión.

RESULTADOS

En la literatura científica parece existir consenso sobre las competencias investigativas que deben poseer los estudiantes de educación superior que les permitan dar respuesta de manera sistemática a las actividades del proceso de investigación científica, desarrolladas en sus acciones formativas de los programas académicos.

Tabla 1. Capacidades investigativas básicas en los estudiantes

Alternativas	Capacidades cognitivas		Destrezas motrices		Habilidades para la comunicación	
	Fr	%	Fr	%	Fr	%
Muy de acuerdo	44	23,2	64	24,1	33	14,5
De acuerdo	105	55,3	126	47,4	114	50,0
Ni acuerdo ni desacuerdo	31	16,3	50	18,8	51	22,4
En desacuerdo	9	4,7	22	8,2	28	12,2
Muy en desacuerdo	1	0,5	4	1,5	2	0,9
Total	190	100,0	266	100,0	228	100,0
Promedio indicador		3,96		3,84		3,65
Desviación estándar		0,80		0,93		0,91
Mediana		4,00		4,00		4,00
Moda		4,00		4,00		4,00

Fuente: Elaboración propia (2014). Esta tabla evidencia que el 78,5% de los estudiantes está muy de acuerdo y de acuerdo en poseer capacidades cognitivas para el proceso de investigación, el 71,5% en tener destrezas motrices y el 64,5% poseen habilidades para la comunicación.

Capacidades cognitivas de los estudiantes

Al analizar las respuestas sobre el tema se desprende que los estudiantes manifiestan tener capacidades cognitivas para el proceso de investigación desarrollado en su etapa formativa. La media es de 3,9, ubicándose en una categoría alta. En este sentido se detectó que el 78,5% de los encuestados tiene una posición positiva o muy positiva sobre este aspecto; un 16,3% está indeciso y apenas un 5,2% tiene una posición negativa o contraria. Estas posiciones indican que los estudiantes que cursan programas de pregrado aprovechan los estímulos, sucesos, circunstancias y situaciones que le aportan información para un mejor desempeño en su proceso de formación y tienen la capacidad de recolectar, seleccionar, organizar y transformar información para la descripción de un hecho, contexto o realidad, esto por supuesto les permite la producción de nuevos conocimientos.

Así mismo, se desprende de las respuestas que está en capacidad de controvertir y participar en debates, discusiones y conversatorios encaminados a la solución de problemas que tengan que ver con temas de su perfil, esto le hace poseedor de mente crítica, que lo convierte en una persona capaz de hacer sus propias preguntas y encontrar sus propias respuestas.

Destrezas motrices de los estudiantes

Los resultados muestran una media de 3,8, ubicándose en una categoría alta. La concepción manifiesta en sus respuestas sobre las destrezas motrices, en su mayoría (71,5%) es positiva o muy positiva, denotando con ello que están en capacidad de manejar la estadística descriptiva para el análisis e interpretación de la información, capacidades tecnológicas y computacionales para la búsqueda de información, digitación y manejo de programas, necesarios en el ejercicio del proceso investigativo, lo que les permite mantener

contacto con otras personas, para compartir experiencias, potenciar sus conocimientos y crear alternativas para la solución de problemas. Un 18,8% manifiesta indecisión y solo un 9,7% se manifiesta en forma negativa, debido a que si bien mantienen contacto con personas a través de su participación en redes sociales no hace intercambio sobre aspectos de la investigación, sino sobre temas cotidianos.

Habilidades comunicativas

Sobre las habilidades para la comunicación los resultados arrojan una media de 3,6, situándola en la categoría alta. Los encuestados expresan de forma positiva o muy positiva que poseen habilidades para la comunicación (64,5%), indicando con ello que pueden redactar ensayos, artículos científicos e informes finales resultados del ejercicio de la investigación, que tiene la capacidad de transferir conocimiento e implementar resultados de una investigación hacia productos o servicios para maximizar su uso; manejan con propiedad el lenguaje general, técnico y gráfico, lo que les permite diseñar una comunicación libre y clara para transmitir los resultados de una investigación en un panel o póster, y que están en capacidad de participar en eventos académicos presentando ponencias, resultado de investigaciones en el aula. No obstante, hay un 22,4% indeciso y solo un 13,1% se expresa de forma negativa o muy negativa sobre el asunto.

CONCLUSIONES

Los estudiantes de pregrado de la Universidad de La Guajira poseen capacidades cognitivas que les facultan para cumplir funciones y tareas específicas en un proceso de investigación, aprovechando los estímulos, sucesos, circunstancias y situaciones que le aportan información para su desempeño en su proceso de formación y tienen la capacidad de recolectar, seleccionar, organizar y transformar información para la descripción de un hecho, contexto o realidad, encaminado a la producción de nuevos conocimientos.

Por otro lado, se evidenció, que en su mayoría los estudiantes poseen altas destrezas motrices, en el manejo de la estadística descriptiva; capacidades tecnológicas y computacionales para la búsqueda de información, digitación y manejo de programas, lo que les permite mantener contacto con otras personas para compartir experiencias, potenciar sus conocimientos y crear alternativas para la solución de problemas.

Finalmente, sobre las habilidades comunicativas se determinó que los estudiantes poseen niveles positivos en redacción de ensayos, artículos científicos e informes finales, destrezas que les permitirán resolver problemas, dar soluciones innovadoras, emprender proyectos y programas de investigación, así mismo, están en capacidad de participar en eventos académicos presentando ponencias, resultado de investigaciones en el aula.

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BIOGRAFÍA

Esmerlis Camargo Torres es Contadora Pública e Ingeniera Industrial, especialista en Gerencia en Finanzas, Magister en Informática Educativa y Doctora en Ciencias Gerenciales de la Universidad Dr. Rafael Beloso Chacín en Maracaibo Venezuela, Instructora del Sena Regional Guajira, adscrita al Centro Industrial y de Energías Alternativas. Docente catedrática e investigadora de la Universidad de La Guajira en Colombia.

Edgar Enrique Bonilla Blanchar, Administrador de Empresas, de la Universidad del Atlántico; Especialista en Planificación Territorial, de la Universidad del Magdalena; Magister en Políticas Públicas, del IESA y Doctor en Ciencias Gerenciales, de la Universidad Dr. Rafael Beloso Chacín en Maracaibo, Venezuela. Docente Investigador, adscrito a la Facultad de Ciencias Económicas y Administrativas de la Universidad de La Guajira en Colombia.

Gelvis Manuel Melo Freile es Ingeniero Industrial de la Universidad de La Guajira, Técnico en Mantenimiento para Equipo Pesado para Minería y Magister Scientiarum en Ingeniería de Control y Automatización de Procesos de la Universidad Dr. Rafael Beloso Chacín en Maracaibo Venezuela. Docente investigador, en el área de automatización industrial e ingeniería económica. Adscrito a la Facultad de ingeniería de la Universidad de La Guajira en Colombia.

RESPONSABILIDAD SOCIAL DE CHEVRON, TEXAS, EN EL DEPARTAMENTO DE LA GUAJIRA, COLOMBIA

Noralbis Cardeño Portela, Universidad de La Guajira
Edwin Cardeño Portela, Universidad de La Guajira
Marlenis Ucros Brito, Universidad de La Guajira

RESUMEN

La investigación tiene como objeto determinar la Responsabilidad Social de la empresa Chevron, Texas en el Departamento de La Guajira. Sus bases teóricas se sustentaron en: Robbins (2005) Guedez (2008), Navarro (2008) Cox (2009) entre otros. El estudio se enmarca en el enfoque cuantitativo, de tipo descriptivo, y de campo. Se trabajara con dos poblaciones la primera por los clientes internos y personal Administrativos de Chevron, se utilizara el censo poblacional, La segunda integrada por las comunidades de la zona de influencia de la explotación del gas, y se calculara una muestra, para recolectar la información se utilizaran dos cuestionarios cada uno con preguntas de selección múltiple, los resultados se analizaran a través de la estadística descriptiva. Las premisas propuestas son: La empresa realiza acciones de responsabilidad social con sus clientes internos contratados directamente generando bienestar, sin embargo subcontrata personal con los cuales no tiene las mismas responsabilidades, así mismo invierte en acciones de responsabilidad social con las comunidades a través de proyectos de emprendimiento, salud, y educación, tendiente a mejorar su calidad de vida.

PALABRAS CLAVES: Responsabilidad Social, Bienestar, calidad de vida

JEL: I3, I31,

ABSTRACT

The research aims to determine the social responsibility of Chevron, Texas in the Department of La Guajira. Its theoretical foundations were based on: Robbins (2005), Guedez (2008), Navarro (2008), Cox (2009) among others. The study was based on the quantitative approach, descriptive, and field. It worked the first two populations by internal customers and administrative staff Chevron, the population census was used, the second consists of the communities of the area of influence of the exploitation of gas, and a sample was calculated, to collect information two questionnaires each with multiple-choice questions are used, the results were analyzed by descriptive statistics. The premises proposed are: The company carries out social responsibility to its internal customers contracted directly generating welfare, however staff subcontracts which does not have the same responsibilities, also invests in social responsibility to the communities through projects entrepreneurship, health, and education, aimed at improving their quality of life

KEYWORDS: Social Responsibility

INTRODUCCION

La responsabilidad social es el grado de obligaciones que la organización asume a través de acciones que protejan y mejoran el bienestar de la sociedad, a medida que trata de alcanzar sus propios objetivos. Se refiere al grado de eficiencia y eficacia de una organización para asumir sus responsabilidades sociales.

En este sentido, una organización socialmente responsable es aquella que cumple las siguientes obligaciones: Área Funcional Económica: Se refiere al desempeño de la organización en actividades como producción de bienes y servicios necesarios para las personas, creación de empleo para la sociedad, pago

de buenos salarios y seguridad en el trabajo, Esta medida de responsabilidad social proporciona el índice de la contribución económica de la organización a la sociedad.

Por lo tanto el Área de calidad de vida: se refiere a la contribución de la organización al mejoramiento de la calidad de vida de la sociedad, o la reducción de la contaminación ambiental, producción de bienes de alta calidad, relaciones con los empleados y clientes. En este sentido, incorporar objetivos sociales en sus procesos de planeación, implica la aplicación de normas comparativas de otras organizaciones en sus programas sociales, presenta informes a los miembros organizacionales y a los socios.

En Colombia la empresa Chevron se desempeña como el mayor productor de gas natural, busca satisfacer las necesidades energéticas del país, a través de Ecopetrol y la Asociación Guajira, produce suficiente gas natural para abastecer aproximadamente el 60% de la demanda nacional. Sus actividades se concentra en tres campos de gas natural – Ballena y Riohacha, ambos en tierra y la plataformas costa afuera de chuchupa A y chuchupa B, así mismo la producción del campo Ballena alimenta el gasoducto binacional entre Colombia y Venezuela.

Es importante destacar que chevron tiene un programa de protección al medio ambiente para reducir impactos negativos y facilitar la alineación con la norma ISO 14001. Así mismo desarrolla algunas acciones de responsabilidad social, apoyando proyectos de emprendimiento en las comunidades donde tiene su influencia, favorece la educación con un programa para mejorar las destrezas matemáticas y lectura en 15 escuelas del occidente de Venezuela.

En este orden de ideas, patrocinó a los vendedores de gasolina con mil millones de pesos en convenio con la cámara de comercio para que realicen reconversión laboral, incluye capacitación e ideas de negocio, financiación sin embargo no se observa ningún cambio, después de terminar el programa se ha incrementado las ventas de gasolina.

De igual manera se realizó un convenio entre Chevron los municipio de Riohacha y Manaure con una inversión de mil millones de pesos para financiar iniciativas, creación y fortalecimiento de empresas que contribuyan al mejoramiento y competitividad de la cadena de valor en el sector turismo; otra prioridad es vender a la Guajira como destino turístico.

En este orden de ideas responde con los compromisos adquiridos con sus empleados, los considera clave en el éxito de la compañía, cumple con sus obligaciones salariales, prestaciones sociales, tiene un plan de capacitación para desarrollar las competencias y alcanzar las metas de la organización, cabe destacar que Chevron sub contrata parte de su personal con agencias que no siempre cumplen con sus obligaciones lo cual genera insatisfacción en los empleados porque hacen los mismos trabajos de los empleados directo de Chevron y no reciben los mismos beneficios.

Por todo lo anterior se plantea el siguiente interrogante:

¿Cuál es la responsabilidad social de chevron, texas, en el departamento de la guajira?

Para dar respuesta al interrogante se plantea el Objetivo General, Determinar la responsabilidad social de Chevron, Texas, en el Departamento de La Guajira Colombia.

Así mismo se elaboran los siguientes Objetivos Específicos:

Identificar las normas de acción contenidas en la filosofía de gestión que le permiten el cumplimiento de la responsabilidad social.

Identificar las acciones de sensibilidad social puestas en práctica en Chevron, que le permite la atención de su responsabilidad social.

Analizar la percepción que tienen los grupos de interés en las acciones de responsabilidad social de chevron, Texas.

REVISION LITERARIA

Antes de abordar el concepto de responsabilidad social, es necesario precisar algunas consideraciones teóricas para ubicar la variable independiente "responsabilidad social" dentro del marco conceptual de esta investigación.

Para Guedez, V. (2008). Es la capacidad de responder por lo que se hace o se deja de hacer, así como por las correspondientes consecuencias que proceden de lo que se hizo o no se hizo. Responsabilidad equivale a responder, a los demás y responder a sí mismo frente a los demás, es poder responder por todo a todos, todo el tiempo y en todo lugar.

Igualmente, De la Cuesta, M. (2012), la señala como la actitud responsable de las empresas con todos los grupos de interés: consumidores, proveedores, accionistas, directivos, empleados, estado, comunidad y medio ambiente. En este sentido, no solo se trata de tener presente el cuidado del medio ambiente, a través de sólidas políticas, sino también de generar un adecuado ambiente de trabajo, de vincularse con la comunidad, de respetar los derechos humanos, así como de trabajar con apego a la ética y los valores.

Para Cox J. & Dupret M. (2009), la conciencia de una Responsabilidad Social Corporativa parte del reconocimiento que la empresa no es solamente una institución que se dedica a vender productos o servicios para obtener ganancias, sino que dependiendo y nutriéndose de su entorno (interno como externo), ella influye necesariamente sobre este. Según Carlos Arturo Ángel, presidente de la Asociación Nacional De Industriales (Colombia)", en los discursos tradicionales sobre la responsabilidad social del empresario, suele afirmarse que la empresa debe ser un ente de naturaleza social con una misión de servicio a la comunidad y con gran sentido solidaridad y preocupación por el bienestar colectivo.

Lo anterior significa que debe ocuparse no sólo de su crecimiento económico sino también del bienestar comunitario. En la ética empresarial que originada de esta concepción, las utilidades constituyen una justa retribución al capital, contribuyendo así al desarrollo de la sociedad a través de la justa remuneración del trabajo.

Así mismo, se fundamenta dicha ética en la necesidad de que la acción de la empresa trascienda para poder realizar su función social." De acuerdo a esta perspectiva, Caravedo (2004) estima que la Responsabilidad Social de la empresa es una visión y filosofía empresarial que sostienen que ésta puede y debe jugar un rol más allá de hacer utilidades o ganancias. Es también una conciencia de que lo que las empresas producen tiene impactos directos e indirectos dentro y fuera de la compañía.

En este sentido, la empresa socialmente responsable aquella que se preocupa del bienestar de quienes trabajan en ella (salud, educación, remuneración del personal), además aquella que demuestra la solidaridad con su entorno (clientes, proveedores y la comunidad entre otros). A través de la generalización de políticas empresariales efectivas en materia social, la empresa moderna dejaría de ser un ente egocéntrico para convertirse en un agente ciudadano dinámico y responsable.

Para Chiavenato (2002), la responsabilidad social es el grado de obligaciones que la organización asume a través de acciones que protejan y mejoran el bienestar de la sociedad, a medida que trata de alcanzar sus propios objetivos. Se refiere al grado de eficiencia y eficacia de una organización para asumir sus responsabilidades sociales. En este sentido, para el autor, una organización socialmente responsable es aquella que cumple las siguientes obligaciones:

Área Funcional Económica: Se refiere al desempeño de la organización en actividades como producción de bienes y servicios necesarios para las personas, creación de empleo para la sociedad, pago de buenos salarios y seguridad en el trabajo, Esta medida de responsabilidad social proporciona el índice de la contribución económica de la organización a la sociedad.

Área de calidad de vida: se refiere a la contribución de la organización al mejoramiento de la calidad de vida de la sociedad, o la reducción de la contaminación ambiental, producción de bienes de alta calidad, relaciones con los empleados y clientes.

En este sentido, incorporar objetivos sociales en sus procesos de planeación, implica la aplicación de normas comparativas de otras organizaciones en sus programas sociales, presenta informes a los miembros organizacionales y a los socios.

METODOLOGIA

El estudio está situado en el enfoque cuantitativo, que permite examinar los datos de manera científica, con ayuda de la estadística, el tipo es descriptivo, y de campo, se aplicará un instrumento estructurado con respuesta múltiple, el cual es aplicado a los clientes internos (36) de Chevron, Texas y (8) comunidades aledañas.

RESULTADOS

Se presenta la información aportada por los empleados de Chevron , Texaco, en el Departamento La Guajira, las respuestas fueron expresadas en valores de frecuencia absolutas, y porcentuales para cada dimensión e indicadores, además de las medidas de tendencia central (media aritmética), mediana, moda y dispersión en tablas elaboradas para tal fin. Es importante destacar, que todo el proceso de análisis se realizó con la finalidad de reflejar con la mayor objetividad las respuestas obtenidas del instrumento aplicado. Para medir el primer objetivo, las normas de acción contenidas en la filosofía de gestión que le permiten el cumplimiento de la responsabilidad social.

Tabla 1: Filosofía de Gestión

Alternativas	Misión		Visión		Valores		Objetivos	
	Fa	%	Fa	%	Fa	%	Fa	%
TDA	8	23,08	16	20,51	3	3,85	2	2,88
DA	12	28,21	8	29,49	15	39,74	13	47,12
NAND	7	21,79	7	25,64	8	10,26	7	16,35
ED	4	17,95	2	11,54	3	16,67	9	24,04
TED	5	8,97	3	12,82	7	29,49	5	9,62
Total	36	100	36	100	36	100	36	100
Promedio Ind.	3,43		3,30		2,72		3,10	
Desv.Estándar	1,27		1,29		1,36		1,10	
Mediana	3,40		3,30		3,00		3,38	
Moda	4,00		4,00		4,00		4,00	
Promedio Dim.					3,13			

Fuente: Cardeño, Cardeño, Ucros (2014)

Los resultados obtenidos del indicador misión, la media aritmética 3.43, mediana es 3.40, y la moda 4.00 que lo ubica en la categoría de moderado, lo anterior permite inferir que el Personal Administrativo considera que no están seguro si los documentos filosóficos que guían a Chevron contienen acciones de responsabilidad social

Mientras que el indicador visión, la aritmética 3.30, mediana 3.30, y la moda 4.0 se ubicó en la categoría Moderado, esto significa que la mayoría de los encuestados no se encuentran seguro si la visión contemple políticas claras de responsabilidad social.

Los resultados del indicador valores, la media aritmética 2.72, mediana 3.00 y la moda 4.00, se ubica en la categoría moderado, según baremo de interpretación pre-establecido, lo cual significa que el personal administrativo, no están seguros que los valores contemplen claramente las acciones de responsabilidad social

Por otro lado, el indicador objetivos, muestra la media aritmética 3.10, mediana 3,38 y la moda 4.00 situado en la categoría moderado, lo cual indica según baremo, que la mayoría de los encuestados no están seguros que los objetivos de los documentos que guían a Chevron, contemplen normas de acciones que permitan el cumplimiento de la responsabilidad social.

Tabla 2: Acciones de Sensibilidad Social

Alternativas	Higiene y Seguridad		Salud		Ambiente Trabajo		Remuneración		Capacitación	
	Fa	%	Fa	%	Fa	%	Fa	%	Fa	%
TDA	12	37,5	13	31,0	13	34,3	10	35,9	21	53,42
DA	10	30,7	7	22,4	16	37,7	9	30,7	14	43,08
NAND	8	17,3	11	25,6	4	15,3	11	23,0	1	3,5
ED	0	0	5	20,8	3	12,4	6	10,2	0	0
TED	6	14,3	0	0	0	0			0	0
Total	36	100	36	100	36	100	36	100	36	100
Promedio Ind.	3,77		3,58		3,67		3,49		3,78	
Desv.Estándar	1,08		0,96		1,21		1,16		1,19	
Mediana	4,01		4,00		4,10		4,00		4,20	
Moda	4,00		4,00		4,00		4,00		4,00	
Promedio Dim.	3.59									

Fuente: Cardeño, Cardeño, Ucros (2014)

Para el análisis de la Dimensión Acciones Sensibilidad Social, igualmente se analizaron los resultados de sus indicadores: Higiene y Seguridad, Salud, Ambiente de Trabajo, Remuneración, Capacitación, los cuales deben ser revisados de manera específica, dada su pertinencia y relevancia en esta investigación.

El indicador Higiene y Seguridad, la media aritmética 3.77, la mediana tiene un puntaje de 4.01, la moda un puntaje de 4, los resultados se sitúan en la categoría alto, lo cual indica que la mayoría de los encuestados se encuentran seguro del buen estado de las instalaciones físicas, además contratan personal capacitado para la prevención de accidentes.

Para medir el indicador Salud, la media aritmética 3.58, la mediana y la moda tienen una calificación de 4, situándose en categoría alto. Los resultados alcanzados permiten inferir que los encuestados afirmaron estar de acuerdo de tener planes de asistencia médica para el personal, cuentan con un área de atención en salud para los empleados en caso de urgencias, no contrata personal capacitado en salud ocupacional.

Así mismo, se analizaron las respuestas del indicador Ambiente de Trabajo, se califica, la media aritmética 3.67, la mediana 4.10, la moda 4, Se ubica en categoría Alto, lo que indica que la mayoría de los encuestados están de acuerdo que la empresa estimula la armonía entre los compañeros, así mismo reconocen que cuentan con una temperatura confortable, además manifiestan poseer mobiliario cómodo para el desempeño laboral.

Para medir el indicador Remuneración, muestra la media aritmética 3,49, la mediana y la moda 4,0 se ubica en categoría Alto. Lo anterior permite inferir que Chevron, incrementa el salario anualmente al personal, los salarios están bien remunerados de acuerdo a la oferta del mercado, cumple con las prestaciones sociales, así mismo ofrece incentivos al personal destacado los fines de año.

En cuanto al indicador Capacitación, la media aritmética 3,78, mediana 4.20, moda 4,00, se ubica en la categoría alto. Los resultados alcanzados permiten inferir que los encuestados afirman que se ofrecen cursos de capacitación periódicamente, se apoya con parte de la matrícula a los empleados que deseen seguir capacitándose.

Tabla 3. Acciones Externas

Alternativas	Proyectos Sociales		Inversiones		Desarrollo		Ofrecimiento de Trabajo		Apoyo Económico	
	Fa	%	Fa	%	Fa	%	Fa	%	Fa	%
TDA	1	3,85	0	0,00	0	0,00	1	13,46	0	0
DA	2	15,38	4	5,19	1	15,38	3	29,81	1	16,67
NAND	1	7,69	13	16,88	1	16,67	1	10,58	4	53,85
ED	3	50,00	36	46,75	3	46,15	2	33,65	3	29,49
TED	1	23,08	24	31,17	3	21,79	1	12,50	0	0
Total	8	100	10	100	8	100	8	100	8	100
Promedio Ind.	2,27		2,37		2,08		3,40		2,37	
Desv. Estándar	1,1		0,99		1,07		1		0,67	
Mediana	2,00		2,00		2,00		4,00		2,00	
Moda	2,00		2,00		2,00		4,00		2,00	
Promedio Dim.	2,54									

Fuente: Cardeño, Cardeño, Ucros (2014)

La tabla 3. Muestra el indicador proyectos sociales, la media aritmética es 2,27, la mediana y la moda 2.00, ubicándose en categoría bajo, Los resultados permiten afirmar que las comunidades perciben que Chevron no contribuye con el desarrollo económico en el ámbito de creación de negocios, de igual manera no invierte suficiente recursos en proyectos para la solución de problemas de las comunidades.

La evaluación del indicador Inversiones se mide la mediana y moda 2, mientras que la media aritmética es de 2,37 categoría bajo, lo cual permite inferir que los encuestados consideran que Chevron, no realizan estudios de impacto social y/o proyectos que solucionen las necesidades de las comunidades, no se financian proyectos sociales, por lo tanto se contribuye muy poco en el desarrollo económico de las poblaciones.

Para evaluar indicador Desarrollo, se mide mediante la mediana y la moda 2, mientras que la media aritmética se ubica en 2,08 situándose en la categoría bajo, lo que permite inferir que los encuestados consideran que la Chevron no participa con el sector público en el desarrollo de programas sociales y ambientales.

Para la evaluación del indicador Ofrecimientos de Trabajo, los resultados de la mediana y la moda 4, mientras que la media aritmética es de 3,40 situándose en categoría moderada, según interpretación del baremo. Se destaca que los encuestados consideran que la empresa ofrece plazas de trabajo en cargos de celador en las comunidades, en cargos directivos medios y en los últimos años se ha tenido en cuenta a los nativos de La Guajira.

En cuanto al indicador Apoyo Económico la mediana y la moda 2, mientras que la media aritmética es 2.37 situándose en la categoría bajo, según baremo pre-establecido. Lo anterior permite inferir que la empresa financia algunos proyectos de inversión social, los cuales no son suficientes para mejorar la calidad de vida de las comunidades.

CONCLUSIONES

La empresa Chevron, Texas, en Colombia realiza algunas acciones de responsabilidad social en las comunidades donde realiza la explotación del gas, sin embargo no son suficientes para mejorar la calidad de vida de las poblaciones, los proyectos implementados no han generado cambios estructurales en las comunidades. Se requiere un mayor compromiso con las comunidades y se debe tener en cuenta a las entidades públicas para hacerlas participe en la inversión.

De igual manera responde con sus obligaciones adquiridas a los clientes internos contratados directamente, ofrece puestos de trabajos a los nativos del Departamento de La Guajira, los empleados consideran que las instalaciones físicas son cómodas, reciben capacitación periódica y se tiene un buen ambiente de trabajo, cabe destacar que existen empleados subcontratados los cuales no reciben los mismos beneficios laborales.

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BIOGRAFIA

Noralbis Cardeño Portela, Doctora en Ciencias Gerenciales, Magister en Gerencia de Mercadeo, docente de tiempo completo en la universidad de La Guajira, adscrita a la Facultad de Ciencias Económicas, Universidad de La Guajira, sede Riohacha, Km 5 vía Maicao, Colombia

Edwin José Cardeño Portela, Doctor en Ciencias Gerenciales, Magister en Gerencia de Empresas, docente catedrático en la universidad de La Guajira, adscrito a la Facultad de Ciencias Económicas, Universidad de La Guajira, sede Riohacha, Km 5 vía Maicao, Colombia

Marlenis Ucros Brito, Administradora de Empresa, Magister Gerencia de Recurso Humano, Doctora en Administración de Empresas. Docente Universidad de la Guajira, Colombia

IMPACTO DEL USO DE LAS TIC EN LOS ESTUDIANTES DE LA FACULTAD DE CIENCIAS ECONOMICAS Y ADMINISTRATIVAS DE LA UNIVERSIDAD DE LA GUAJIRA COLOMBIA

Noralbis Cardeño Portela, Universidad de La Guajira

Edwin Cardeño Portela, Universidad de La Guajira

Edgar Bonilla Blanchar, Universidad de La Guajira

RESUMEN

El uso de las Tecnología de Información y Comunicación (TIC) permite los cambios en la práctica pedagógica, que ayudan al estudiante a entender con claridad los nuevos conocimientos por adquirir desechando así los métodos tradicionales. Los docentes deben usar cada vez más las tecnologías, ya que las TIC estarán presentes en el proceso de enseñanza-aprendizaje, siempre pensando en una educación virtual proactiva, integradora, de responsabilidad, participación e inclusión sociocultural. Por ello el objetivo general es analizar el impacto del uso de las TIC en los estudiantes de la Facultad de Ciencias Económicas, se encuentra enmarcado en el enfoque cuantitativo, el tipo de investigación es descriptiva, y de campo, se aplicará un instrumento estructurado con respuesta múltiple, la población 2.057 y la muestra 335 sujetos de investigación.

PALABRAS CLAVES: TIC, Cambios Tecnológicos, Práctica Pedagógica

JEL: M15, O33, I2

ABSTRACT

The use of Information and Communication Technology (ICT) allows changes in teaching practice, which help the student understand clearly acquire new knowledge and discarding the traditional methods. Teachers must increasingly use technologies, and ICT will be present in the process of teaching and learning, always thinking of a proactive, integrated virtual education, accountability, participation and socio-cultural inclusion. Therefore, the overall objective is to analyze the impact of ICT on students of the Faculty of Economic Sciences, is framed in the quantitative approach, the research is descriptive and field, a structured response instrument shall apply multiple, population 2,057 and the sample 335 research subjects.

KEYWORDS: ICT, Technological Changes, Educational Practice

INTRODUCCION

Las Tecnología de Información y Comunicación (TIC) tienen mucha importancia en cualquier aspecto de la vida cotidiana, tanto laboral, académico como profesional. Las personas que no tienen a su alcance estos recursos tecnológicos, o no puedan acceder a ellos serán relegados de los nuevos procesos de desarrollo, quedándose al margen del avance global. Así mismo los estudiantes que no logren adquirir las capacidades para poder utilizar las nuevas tecnologías serán excluidos en la nueva era digital.

Las TIC en la actualidad se han convertido en un medio indispensable para desarrollarse en el entorno educativo, teniendo en cuenta que le permite al estudiante intercambiar información, trabajar de manera

colaborativa con sus docentes y compañeros, en red ayuda a aclarar dudas, afianzar su conocimiento, desarrollar sus competencias.

En la universidad de la Guajira, los estudiantes de la Facultad de Ciencias Económicas y Administrativas, (FACEYA) tienen un rango de edad entre los 16 hasta los 50 años, algunos trabajan, otros dependen económicamente de sus padres, casi todos utilizan las TIC en su vida cotidiana, se percibe que poseen habilidades para usar la tecnología, disponen de telefonía móvil, en su mayoría con internet, se observan en los pasillos y aulas de clase enviando mensaje, revisando correos electrónico, en redes como Facebook, twitter, entre otros; sin embargo son pocos los que utilizan las Tic en su proceso de enseñanza aprendizaje, que le permita obtener unas excelentes notas.

En este orden de ideas cabe destacar que los estudiantes utilizan el word, Excel, y el power point, para cumplir con sus actividades académicas, así mismo la universidad cuenta con recursos didácticos como son computadores, con internet en el campo universitario, salas de audiovisuales, video – bean, los cuales no son suficientes para el número de estudiante.

De igual manera algunos docentes no establecen en sus clases el uso de herramientas de apoyo TIC. Sin embargo reconocen que son una herramienta muy útil para su quehacer, consideran que las páginas web sirven de apoyo para incluir información relevante en el desarrollo de dichas asignaturas, siendo así ayuda importante para que el estudiante organice de manera personal su estudio y avances adecuadamente en los contenidos temáticos, utilizan el internet como fuente de consulta, los chat, correos, videos, software entre otros.

Por todo lo anterior se plantea el siguiente interrogante:

¿Cuál es el impacto del uso de las tic en los estudiantes de la facultad de ciencias económicas y administrativas de la universidad de la guajira Colombia?

Para dar respuesta al interrogante se plantea el Objetivo General: Determinar el impacto de uso de las Tic en los estudiantes de la Facultad de Ciencias Económicas y Administrativas de la Universidad de La Guajira Colombia.

A continuación se plantean los objetivos específicos: 1) Identificar las características de los estudiantes de Faceya, 2) Analizar las herramientas Tic, con que cuentan los estudiantes de Faceya, 3) Identificar los motivos que tienen los estudiantes de Faceya para usar las Tic en el proceso de enseñanza.

REVISION LITERARIA

El presente estudio se encuentra sustentado con la teoría Tecnología de Información y Comunicación (TIC), El uso de recursos TIC como medios didácticos contribuye a la fácil asimilación de contenidos por medio de recursos ya sea de información, de colaboración o de aprendizaje. Tal como lo confirma Duarte (2008), describe que la mayoría de maestros consideran de gran ayuda el uso de las TIC en el proceso de enseñanza - aprendizaje, ya que la mayoría de estudiantes cuentan con un correo electrónico, una computadora y esto viene a facilitar el acceso a información que podemos consultar en el internet, ya que en la web se encuentra varios espacios educativos, los cuales son de buen uso para los estudiantes.

Simultáneamente Gallardo, (2010) hace referencia sobre las TIC como recurso de comunicación y por tal razón expresa que hoy en día los estudiantes de educación del nivel universitario están involucrados en el manejo de muchas herramientas tecnológicas ya que en la vida diaria utilizamos el internet tanto para comunicarnos como para buscar información. Por esto es que los docentes deben aceptar propuestas nuevas que puedan ayudar al proceso de construcción del conocimiento a partir de los espacios virtuales que se

pueden presentar en la educación porque en el mundo actualizado que vivimos los cambios son constantes y esto ayuda al desarrollo de la educación

Existen diversas situaciones sobre el uso de las TIC, y entre ellas se tienen que pueden ser implementadas como un recurso alterno. Duarte J. (2008) indica que los recursos TIC de colaboración vienen a ser una alternativa para la educación ya que permite tanto al estudiante como al docente el aprovechamiento del medio sin importar el contexto, es decir, a través de estos recursos el docente tiene o adquiere la facilidad de transmitir los contenidos de una temática hasta lugares ajenos un aula de clase. En otras palabras estos recursos no limitan al proceso educativo a un aula de clases, sino más bien se presenta como una oportunidad para aquellas personas que por algunos motivos no puede asistir a un aula de clase pero tienen la necesidad de adquirir conocimientos.

METODOLOGIA

El estudio está situado en el enfoque cuantitativo, que permite examinar los datos de manera científica, con ayuda de la estadística, el tipo es descriptivo, transeccional, el diseño no experimental y de campo, se aplicará un instrumento estructurado con respuesta múltiple, el cual será aplicado a los estudiantes del programa de contaduría de la Facultad de Ciencias Económicas y Administrativas.

RESULTADOS

La mayoría de los estudiantes poseen habilidades para utilizar la tecnología, lo cual permite incrementar el interés y la motivación con el fin de interactuar en la red. Las respuestas fueron expresadas en valores porcentuales para cada indicador. Como se muestra a continuación:

Tabla 1. Genero

Genero		FR
Masculino	6	46,2
Femenino	7	53,8
TOTAL	13	100,0

El 46% de los encuestados son hombres, mientras que un 53.8% son mujeres.

Tabla 2. Edad

Edad		FR
17 - 22	8	61,5
23 -27	4	30,8
28 - 32	0	-
33 - +	1	7,7
TOTAL	13	100,0

El 61.5% de los estudiantes la edad oscila entre 17 y 22 años, mientras que el 30.8 tiene edad entre 23-27 años, el 7.7% restante tiene más de 33 años.

Tabla 3. Procedencia de los ingresos, según género

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
Padres	2	33,3	5	71,4
Beca	0	-	0	-
Trabaja	3	50,0	1	14,3
Otro	1	16,7	1	14,3
TOTAL	6	100	7	100

Dependen económicamente de los padres, las mujeres en un 71.4%, y los hombres en un 33.3%; de igual manera el 50% de los hombres trabaja, mientras que un 14.3% son mujeres, dependen de otros ingresos el 16.7% son hombres, un 14.3% son mujeres.

4. Habilidad en el uso de las Tic, según género

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
Poco	4	66,7	2	28,6
Mucho	2	33,3	4	57,1
Muy hábil		-	1	14,3
TOTAL	6	100,0	7	100,0

Los encuestados afirmaron que un 66.7% de los hombres utilizan muy poco las Tic, seguido de un 28.6% mujeres, así mismo los hombres afirmaron mucho en un 33.3% las mujeres un 14.3%.

Tabla 5. Consulta bibliotecas virtuales para el estudio

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
Nunca	3	50,0	2	28,6
Casi siempre	3	50,0	5	71,4
Siempre		-		-
TOTAL	6	100,0	7	100,0

El 50% de los hombres manifestaron que nunca consultan bibliotecas virtuales para el estudio, el 50% restantes manifestó casi siempre, mientras que el 28.6% de las mujeres afirmó nunca, seguido de un 71.4% casi siempre.

Tabla 6. Consulta bases de datos para estudios

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
Nunca	3	50,0	3	42,9
Casi siempre	3	50,0	4	57,1
Siempre		-		-
TOTAL	6	100,0	7	100,0

Los encuestados consultan bases de datos on line para el estudio, el 50% de los hombres dijeron nunca, el 50% restante manifestó casi siempre, mientras que el 42.9% de las mujeres nunca, seguido de un 57.1% casi siempre.

Tabla 7. Medios virtuales utiliza para comunicarse con sus compañeros de estudio y profesores

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
Foros		-		-
Chats	4	66,7	6	85,7
Páginas web	2	33,3	1	14,3
Todas las anteriores		-		-
TOTAL	6	100,0	7	100,0

Los estudiantes manifestaron que un 66.7% de los hombres utilizan el chat para comunicarse con sus compañeros y profesores, mientras que el 33.3% utiliza páginas web, así mismo un 85.7% de las mujeres utilizan el chat, seguido del 14.3% páginas web.

Tabla 8. Medios de información utilizados para su proceso de aprendizaje

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. Internet	4	66,7	3	42,9
2. Televisión		-		-
3. Cable		-		-
4. Celular		-		-
5. Todas las anteriores	2	33,3	4	57,1
TOTAL	6	100,0	7	100,0

El 66.7% de los hombres utilizan el internet para su proceso de aprendizaje, seguido del 33.3%, todas las anteriores, mientras que las mujeres un 42.9% utilizan el internet, seguido de un 57.1% todas las anteriores.

Tabla 9. Programas utilizados

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. Word	1	16,7	1	14,3
2. Excel		-	1	14,3
3. Power Point		-		-
4. Todas las anteriores	5	83,3	5	71,4
TOTAL	6	100,0	7	100,0

Los encuestados manifestaron un 16.7% de los hombres utilizan el Word, seguido de todas las anteriores con un 83.3%, de igual manera las mujeres afirmaron un 14.3% utilizan el Word, seguido de un 14.3% Excel, todas las anteriores 71.4%.

Tabla 10. Manejo del video beam para su proceso aprendizaje

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. SI	5	83,3	6	85,7
2. NO	1	16,7	1	14,3
TOTAL	6	100,0	7	100,0

Los estudiantes manifestaron un 83.3% de los hombres si saben utilizar el video beam, seguido de un el 16.7% no lo utilizan, de igual manera el 85.7% de las mujeres contestaron afirmativo, seguido de un 14.3% negativo.

Tabla 11. Fines del uso de internet

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. Educativo	5	83,3	7	100,0
2. Ocio	1	16,7	0	-
TOTAL	6	100,0	7	100,0

El 83.3% de los hombres manifestaron que usan el internet con fines educativo, seguido de un 16.7% para el ocio, mientras que el 100% de las mujeres afirman utilizan para fines educativo.

Tabla 12. Tecnologías utilizadas por los docentes para impartir las clases

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. Tutoriales	1	16,7	1	14,3
2. Videos		-	3	42,9
3. Conferencias	1	16,7		-
4. Todas las anteriores	3	50,0	2	28,6
5. Otros	1	16,7	1	14,3
TOTAL	6	100,0	7	100,0

Los encuestados manifestaron que los docentes utilizan tecnologías para impartir las clases, el 16.7% tutoriales, otro 16.7% conferencias, seguido de un 50% todas las anteriores, un 16.7% otros, así mismo las mujeres afirman un 14.3% tutoriales, el 42.9% utiliza videos, un 28.6% todas las anteriores, el 14.3% restante otros.

Tabla 13. Lugares donde utilizan la red

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. Casa	5	83,3	6	85,7
2. Universidad	1	16,7	1	14,3
3. Café internet	0	-		-
TOTAL	6	100,0	7	100,0

Los estudiantes afirman un 83.3% de los hombres utilizan la red de la casa, seguido del 16.7% de la universidad, así mismo el 85.7% de las mujeres manifiestan en la casa, un 14.3% en la universidad.

Tabla 14. Disponibilidad de móvil con internet.

Categoría	Masculino		Femenino	
	FA	FR	FA	FR
1. SI	4	66,7	4	57,1
2. NO	2	33,3	3	42,9
TOTAL	6	100,0	7	100,0

El 66.7% de los hombres manifiestan tienen móvil con internet, el 33.3% restante no tiene, mientras que las mujeres un 57.1% tienen móvil con internet, el 42.9% no tiene.

CONCLUSIONES

La mayoría de los estudiantes tienen edades entre los 17 a los 22 años, la procedencia de los ingresos las mujeres dependen en su mayoría de los padres, mientras que los hombres trabajan.

Cabe resaltar que los hombres utilizan muy poco las tecnologías, mientras que las mujeres creen la utilizan mucho. Los estudiantes consultan las bibliotecas virtuales para el estudio, del mismo modo examinan bases de datos on line, así mismo utilizan el chat para comunicarse con sus compañeros y docentes.

En este orden de ideas utilizan para su proceso de aprendizaje el internet, el Word, y el Excel, en menor medida el power point. Los estudiantes manejan el video beam para su proceso de aprendizaje. De igual manera utilizan el internet con fines educativos.

La mayoría de los estudiantes poseen móvil con internet, la mayoría de ellos manifestaron que el lugar donde utilizan la red es su casa, seguido desde la universidad, así mismo consideran que usan el internet para fines educativo.

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BIOGRAFIA

Noralbis Cardeño Portela, Doctora en Ciencias Gerenciales, Magister en Gerencia de Mercadeo, docente de tiempo completo en la universidad de La Guajira, adscrita a la Facultad de Ciencias Económicas, Universidad de La Guajira, sede Riohacha, Km 5 vía Maicao, Colombia

Edwin José Cardeño Portela, Doctor en Ciencias Gerenciales, Magister en Gerencia de Empresas, docente catedrático en la universidad de La Guajira, adscrito a la Facultad de Ciencias Económicas, Universidad de La Guajira, sede Riohacha, Km 5 vía Maicao, Colombia.

Edgar Enrique Bonilla Blanchar. Doctor en Ciencias Gerenciales, Magíster en Políticas Públicas, Especialista en Planificación Territorial, Administrador de Empresas, docente de la Universidad de La Guajira, adscrito a la Facultad de Ciencias Económicas y Administrativas.

LAS REGALÍAS MINERAS Y SU INCIDENCIA EN LAS N.B.I DE LAS TRES PRINCIPALES COMUNAS EN EL MUNICIPIO DE RIOHACHA – LA GUAJIRA (COLOMBIA)

Yolmis Nicolás Rojano Alvarado, Universidad de La Guajira, Colombia
Darcy Luz Mendoza, Universidad de La Guajira, Colombia
Edwin Salas Solano, Universidad de La Guajira, Colombia

RESUMEN

El presente artículo muestra los resultados obtenidos en una investigación dirigida a determinar la incidencia de las inversiones por concepto de las regalías mineras en las N.B.I (Necesidades Básicas Insatisfechas) en tres de las principales comunas del Municipio de Riohacha, Capital del Departamento de La Guajira. El tipo de investigación es descriptiva, puesto que se trabaja sobre realidades de hecho, se registra, analiza e interpreta la situación problema que se viene presentando en el Municipio de Riohacha con la inversión de las regalías derivadas de la explotación de los recursos naturales no renovables (Carbón, gas natural, sal) en las necesidades Básicas Insatisfechas (NBI) tomando como objeto de estudio la percepción de los habitantes de las principales comunas del Municipio. Dentro de los principales hallazgos se determina la existencia de una clara discrepancia entre la información que manejan los organismos de control de orden local regional y nacional frente a la percepción de la comunidad, según los datos aportados en los instrumentos aplicados es concluyente el mal uso de estos recursos, frente a la percepción de la comunidad.

PALABRAS CLAVE: Regalías, Necesidades básicas, Agua potable, saneamiento básico, inversión.

MINING ROYALTIES AND ITS IMPLICATIONS FOR THE THREE MAIN NBI TOWNS IN THE MUNICIPALITY OF RIOHACHA - GUAJIRA (COLOMBIA)

ABSTRACT

This article presents the results of an investigation to determine the impact of investments in respect of mining royalties in the Unsatisfied Basic Needs in three main municipalities of Riohacha Municipality, capital of the Department of La Guajira.. The research is descriptive, since it works on realities in fact, the problem situation that has been occurring in the municipality of Riohacha with the investment of the royalties from the exploitation of non-renewable natural resources (coal, natural gas, salt) on basic needs (UBN) of the Municipality, is recorded, analyzed and interpreted. Among the main findings is determined that there is a clear discrepancy between the information handled by local, regional and national control agencies versus the perception of community, according to data provided in the instruments applied is made conclusive misuse of these resources.

JEL: F11

KEY WORDS: Royalties, Basic needs, drinking water, basic sanitation, investment.

INTRODUCCIÓN

Hablar de necesidades básicas insatisfechas, es hablar necesariamente de la pobreza y desigualdad en el acceso a los servicios públicos en que se encuentra inmersa alguna población determinada. Para Maslow, en su postulado de la jerarquía de las necesidades humanas “las necesidades básicas, son necesidades fisiológicas básicas del ser y sirven para mantener la homeostasis referente a la supervivencia”, necesidad de respirar, hidratarse, alimentarse (Maslow, A Theory of Human Motivation, 1943).

Según la declaración de las (Naciones Unidas, 1995), la pobreza absoluta es "una condición caracterizada por la privación severa de las necesidades básicas humanas, tales como alimento, agua potable, facilidades sanitarias, salud, refugio, educación e información. Esta depende no solo del ingreso sino también del acceso a los servicios".

La medición de la pobreza según la metodología de las necesidades básicas insatisfechas NBI, es el método más extendido en América Latina, este define a los pobres como aquellas personas que tienen carencias, privaciones o necesidades básicas insatisfechas, sobre todo en materia de servicios públicos: vivienda, saneamiento básico, y educación. La metodología de NBI busca determinar, con ayuda de algunos indicadores simples, si las necesidades básicas de la población se encuentran cubiertas. Los grupos que no alcancen un umbral mínimo fijado, son clasificados como pobres.

Los indicadores simples seleccionados, son: Viviendas inadecuadas, hogares con hacinamiento crítico, viviendas con servicios inadecuados, hogares con alta dependencia económica y hogares con niños en edad escolar (7-12 años) que no asisten a la escuela. Se estima que el 80% de las enfermedades y más de un tercio de los fallecimientos en los países en desarrollo se deben a enfermedades asociadas con la prestación de servicios públicos entre ellos fundamentalmente el consumo de agua contaminada, falta de coberturas y mala prestación del servicio de alcantarillado el mal uso que, en promedio hasta la décima parte del tiempo productivo de cada persona se pierde a causa de enfermedades relacionadas con ésta.

En Colombia a pesar de los grandes esfuerzos sin precedentes del decenio anterior, estos no han sido suficientes, pues en la actualidad una persona de cada tres carece de agua potable en cantidad y calidad, imprescindibles para la salud y la dignidad. Adicionalmente, se reconoce que los residuos líquidos son causas del deterioro de las fuentes hídricas, que el uso de tecnologías apropiadas y la construcción de estaciones de depuración de aguas residuales podrían ser importantes factores de progreso de la humanidad

Según el censo realizado por el DANE en el año 2011, el índice de necesidades básicas insatisfechas en el municipio de Riohacha supera la media nacional con un 64%, con tendencia a ser progresivo si se tiene en cuenta que indicadores de la red de solidaridad social en el municipio, informa que en los últimos años alrededor de 22.000 personas de diferentes orígenes y causas han tomado como domicilio la ciudad por culpa del desplazamiento.

En el presente documento se realizara un análisis sobre la incidencia de los recursos provenientes de regalías mineras en las necesidades básicas Insatisfechas (NBI) en tres de las principales comunas en el municipio de Riohacha, departamento de La Guajira. Así mismo un análisis sobre los actos legislativos destinados a controlar la inversión en regalías, pues a pesar que se ha legislado para controlar las inversiones provenientes de las regalías mineras y que las leyes 141 de 1994 como la ley 756 del 2002 definen de una manera técnica como se deben invertir la regalías mineras, los resultados de estas inversiones no se reflejan en la calidad de vida de los habitantes de la Ciudad de Riohacha, los documentos y la historia nos dice que hasta el año 2005 se habían invertido en el Departamento de la Guajira por conceptos de regalías mineras un total de 1.000 millones de dólares una buena razón para pensar que las condiciones de vida de los Guajiros serían las mejores del país puesto que estos recursos por ley son dirigidos con prioridad al

saneamiento ambiental y para los destinados a la construcción y ampliación de la estructura de servicios de salud, Educación, Electricidad, Agua potable Alcantarillado y demás servicios públicos básicos esenciales.

REVISION LITERARIA

Las regalías en Colombia -Para abordar de manera objetiva el tema de regalías mineras en Colombia es necesario hablar de dos momentos importantes, el antes y el después del acto legislativo 05 de Noviembre de 2011, por medio del cual "Se constituye el Sistema General de Regalías, se modifican los artículos 360 y 361 de la Constitución Política y se dictan otras disposiciones sobre el Régimen de Regalías y Compensaciones.

Antes de la sanción del acto legislativo 05 de 2011. -La historia reciente de las regalías en Colombia se inicia con la Constitución Política de 1991, cuyo Art. 360 dispone una "contraprestación económica a título de regalía" por la explotación de un recurso natural no renovable y el derecho de los Departamentos o Municipios en donde se encuentran dichas explotaciones, así como los puertos por donde se transporten esos recursos o productos derivados de los mismos a participar en tales regalías.

Para los recursos provenientes de las regalías no asignados a los Departamentos y Municipios involucrados directamente, el Art. 361 previó la creación de un fondo nacional a fin de aplicarlos a los demás entes territoriales con fines de promoción de la minería, preservación del medio ambiente y financiación de proyectos regionales de inversión. En aplicación de lo anterior, la Ley 141 de 1994 o Ley de Regalías creó el Fondo Nacional de Regalías (FNR) y reguló el derecho del Estado a percibir regalías, su liquidación y distribución.

Hasta la promulgación de la Ley 141 la explotación de la mayoría de los minerales estaba exenta de regalías y para los que no lo estaban, éstas tenían el carácter de "impuestos específicos". Cuyos orígenes se remontan a las legislaciones española y romana y que fueron suprimidos por esta ley. Para la empresa privada, las regalías representan ahora un cargo.

El proyecto de investigación sobre actividades de desarrollo comunitario de empresas mineras y de explotación de recursos naturales en América Latina y el Caribe constató que, en el caso colombiano, las comunidades tienen dos percepciones sobre el uso de las regalías.

Para algunas, estos recursos "llegan pero no se invierten, porque simplemente se desvanecen". Para otras, las inversiones no son visibles todavía y creen que el problema radica en que las administraciones ignoran a las comunidades y no les brindan informes de su gestión.

En este contexto, las comunidades reclaman que sean las empresas mineras las encargadas de administrar la inversión de las regalías, con supervisión del Estado. El proyecto recomienda fortalecer los mecanismos de seguimiento, control y denuncia sobre la inversión y la administración de las regalías mineras en todos los niveles y sugiere estudiar las propuestas de involucrar a las empresas en la inversión y administración de las regalías.

Una de ellas es ampliar incentivos que permitan la deducción de las regalías que deben pagar las empresas, a cambio de inversiones importantes en procesos de desarrollo local.

Destinación de las regalías-Los recursos que reciben las entidades territoriales por concepto de regalías tienen como propósito cubrir las necesidades básicas de la población. Por tal efecto, las asignaciones son orientadas principalmente a la inversión en proyectos que permitan que más colombianos tengan acceso a los servicios de Educación básica, salud, agua potable y alcantarillado.

La ley de regalías establece la destinación específica que los Departamentos productores y los Municipios productores y portuarios deben darle a su participación de las regalías por la explotación de recursos naturales no renovables. Ley 756 de 2002, artículo 13, Ley 756 de 2002, artículo 14, Decreto 1747 de, 1995, artículo 2)

Ley 715 del 2001, título III

En el Decreto 1747 de 1995 se establecen los niveles mínimos de cubrimiento de los servicios básicos que deben ser alcanzados por los Departamentos y Municipios, con la participación de las regalías.

Estas coberturas mínimas son:

Mortalidad infantil:	1%
Salud de la población:	100%
Educación básica:	90%
Agua potable:	70%
Alcantarillado:	70%

Coberturas mínimas regalías directas.

Mortalidad infantil.-Se busca que la mortalidad en la niñez no supere el 10 por mil. Se mide como el número de niños que fallecen antes de cumplir un año, por cada mil niños nacidos vivos durante un año.

Es importante antes de emprender planes de inversión, identificar claramente cuáles son los principales factores que la originan, los recursos propios y provenientes del sistema general de participaciones destinados por Municipios y Departamentos, y las acciones de la Nación especialmente en materia de suministros de vacunas (artículo 14, Decreto 1747 de, 1995, artículo 2)

Los Departamentos y Municipios fácilmente logran disminuir la mortalidad de sus niños, especialmente de los pobres al ampliar la cobertura de los servicios de acueducto, alcantarillado y aseo.

Cobertura en salud de la Población Pobre.- Su cobertura se alcanza cuando se logra el 100%. Se refiere a la ampliación de la cobertura en aseguramiento o afiliación al régimen de Subsidiado de la población clasificada en los niveles I y II del SISBEN, de acuerdo con los criterios de priorización de beneficiarios de subsidios establecidos en el artículo 7° del acuerdo 244 del Consejo Nacional de Seguridad Social en Salud. La ampliación de la cobertura de la población pobre mediante subsidios a la demanda debe garantizar la continuidad de los recursos como mínimo por cinco (5) años. Los Departamentos requieren de la aprobación de un plan de transformación de subsidios de la oferta a la demanda.

Educación básica- Su cobertura se alcanza cuando el 90% de los niños en edad escolar estén matriculados y asistan a instituciones educativas que cuenten con Infraestructura y medios pedagógicos adecuados y brinden mínimo 1 año de preescolar, 5 años de educación básica primaria y 4 de básica secundarios.

Los Departamentos y Municipios certificados pueden contratar el servicio público educativo de al menos el ciclo completo de la educación básica.

Construcción, mantenimiento y adecuación de establecimientos educativos; Mientras no generen gastos permanentes en el sistema general de participaciones.

Contratar servicios de transporte, cuando las condiciones Geográficas los requieran para ampliar o mantener la asistencia de niños pobres.

Restaurantes Escolares.

Dotación pedagógica de los establecimientos educativos: mobiliario, Textos, bibliotecas, Materiales didácticos y Audiovisuales. Agua potable o Acueducto Es la distribución municipal de agua apta para el consumo Humano (Decreto 475 de 1998, las regalías en Colombia, una herramienta para el fortalecimiento del Control social, pg 41, Acosta, A. (2011). LA reforma al régimen de Regalías y su impacto en las finanzas territoriales. Impregon S,A.) Se busca el cubrimiento de la población con agua potable para por lo menos el 70% de los habitantes urbanos y rurales de la entidad territorial. No se alcanza solo con las conexiones de acueducto. Si por ejemplo si solo se tiene el servicio la mitad del tiempo, entonces la cobertura se reduce a la mitad. Igualmente si el agua no es apta para el consumo Humano, la cobertura de agua es de cero por ciento (las regalías en Colombia, una herramienta para el fortalecimiento del Control social, pg 41).

Alcantarillado -Es la recolección municipal de residuos, Principalmente Líquidos por medio de tuberías y conductos. Incluye actividades tales como de transporte, tratamiento y disposición Final de los residuos.

Otras inversiones de los Departamentos -Los Departamentos deben destinar el 90% de sus regalías a proyectos de inversión. Los recursos no destinados a alcanzar y mantener las coberturas mínimas de mortalidad infantil, salud de la población pobre, Educación básica, Agua potable y alcantarillado se pueden utilizar para financiar proyectos prioritarios contemplados en el plan de desarrollo del Departamento o de sus Municipios, la prioridad o prioridades contempla o fija el plan de desarrollo respectivo.

Otras inversiones de los Municipios -Los Municipios deben destinar el 90% de sus regalías a proyectos de inversión. Los recursos no destinados a alcanzar y mantener las coberturas mínimas de mortalidad infantil, Salud de la Población pobre, educación Básica, Agua Potable y alcantarillado se pueden utilizar para financiar los siguientes proyectos:

Después del acto legislativo 05 de 2011- El acto legislativo 05 sancionado por el presidente de la república en julio de 2011, constituyo el nuevo sistema de regalías y modifíco sustancialmente los artículos 360 y 361 de la constitución política colombiana, el acto legislativo en referencia pretende concentrar todos los recursos provenientes de las regalías (tanto directas como las indirectas), en una sola bolsa, para luego redistribuirlas “con base en los criterios de pobreza, eficiencia, población y equidad regional (Acosta, A. (2011). LA reforma al régimen de Regalías y su impacto en las finanzas territoriales. Impregon S,A) el artículo en referencia quedando de la siguiente forma:

Artículo 361. Los ingresos del Sistema General de Regalías se destinarán al financiamiento de proyectos para el desarrollo social, económico y ambiental de las entidades territoriales; al ahorro para su pasivo pensional; para inversiones físicas en educación, para inversiones en ciencia, tecnología e innovación; para la generación de ahorro público; para la fiscalización de la exploración y explotación de los yacimientos y conocimiento y cartografía geológica del subsuelo; y para aumentar la competitividad general de la economía buscando mejorar las condiciones sociales de la población.

Los departamentos, municipios y distritos en cuyo territorio se adelanten explotaciones de recursos naturales no renovables, así como los municipios y distritos con puertos marítimos y fluviales por donde se transporten dichos recursos o productos derivados de los mismos, tendrán derecho a participar en las regalías y compensaciones, así como a ejecutar directamente estos recursos. Se crearon a su vez cuatro fondos con el objeto de cumplir los objetivos y fines del sistema General de regalías:

Fondos de Ciencia, Tecnología e Innovación tendrá como finalidad la financiación de proyectos regionales acordados entre las entidades territoriales y el Gobierno Nacional.

Fondo de Desarrollo Regional, tendrá como finalidad la financiación de proyectos regionales acordados entre las entidades territoriales y el Gobierno Nacional. Fondo de Compensación Regional, Los recursos del Fondo de Compensación Regional se destinarán a la financiación de proyectos de impacto regional o local de desarrollo en las entidades territoriales más pobres del país, de acuerdo con criterios de Necesidades Básicas Insatisfechas (NBI), población y desempleo, y con prioridad en las zonas costeras, fronterizas y de periferia. La duración del Fondo de Compensación Regional será de treinta (30) años, contados a partir de la entrada en vigencia de la ley a la que se refiere el inciso 2o del artículo anterior. Transcurrido este período, estos recursos se destinarán al Fondo de Desarrollo Regional.

Fondo de Ahorro y Estabilización, Los recursos del Fondo de Ahorro y Estabilización, así como sus rendimientos, serán administrados por el Banco de la República en los términos que establezca el Gobierno Nacional. En los períodos de desahorro, la distribución de estos recursos entre los demás componentes del Sistema se regirá por los criterios que defina la ley a la que se refiere el inciso 2o del artículo anterior. En caso de que los recursos destinados anualmente al Fondo de Ahorro y Estabilización excedan del treinta por ciento (30%) de los ingresos anuales del Sistema General de Regalías, tal excedente se distribuirá entre los demás componentes del Sistema, conforme a los términos y condiciones que defina la ley a la que se refiere el inciso 2o del artículo anterior.

Destinación de los ingresos del sistema general de regalías-Los ingresos del Sistema General de Regalías se distribuirán así: un porcentaje equivalente al 10% para el Fondo de Ciencia, Tecnología e Innovación; un 10% para ahorro pensional territorial, y hasta un 30% para el Fondo de Ahorro y Estabilización. Los recursos restantes se distribuirán en un porcentaje equivalente al 20% para las asignaciones directas de que trata el inciso 2o del presente artículo, y un 80% para los Fondos de Compensación Regional, y de Desarrollo Regional. Del total de los recursos destinados a estos dos últimos Fondos, se destinará un porcentaje equivalente al 60% para el Fondo de Compensación Regional y un 40% para el Fondo de Desarrollo Regional.

De los ingresos del Sistema General de Regalías, se destinará un porcentaje del 2% para fiscalización de la exploración y explotación de los yacimientos, y el conocimiento y cartografía, geológica del subsuelo. Este porcentaje se descontará en forma proporcional del total de los ingresos del Sistema General de Regalías distribuidos en el inciso anterior. Las funciones aquí establecidas serán realizadas por el Ministerio de Minas y Energía o por la entidad a quien este delegue.

El control del sistema de regalías -El mismo acto legislativo en su parágrafo No 3 crea el Sistema de Monitoreo, Seguimiento, Control y Evaluación de las Regalías, cuyo objeto será velar por el uso eficiente y eficaz de los recursos del Sistema General de Regalías, fortaleciendo la transparencia, la participación ciudadana y el Buen Gobierno.

El SMSC se encargará de regular la imposición de medidas preventivas, correctivas y sancionatorias por el inadecuado uso de los recursos del Sistema General de Regalías. Dentro de estas medidas podrán aplicarse a los Departamentos, Municipios y/o Distritos y demás ejecutores la suspensión de giros, cancelación de proyectos y/o el reintegro de recursos.

Definirá, igualmente, el porcentaje anual de los recursos de Sistema General de Regalías destinado a su funcionamiento y al del Sistema de Monitoreo, Seguimiento, Control y Evaluación de las Regalías. Este porcentaje se descontará en forma proporcional del total de los ingresos del Sistema General de Regalías.

METODOLOGIA

Desde la perspectiva metodológica, esta investigación constituye un estudio de tipo descriptivo-documental, puesto que se trabaja sobre realidades de hecho, se registra, se analiza e interpreta la situación

problema que se viene presentando en el Municipio de Riohacha, con la inversión de las regalías derivadas de la explotación de los recursos Naturales no renovables.

Es importante destacar que para efecto del análisis que demuestre la incidencia de los recursos de regalías en las Necesidades básicas insatisfechas en el municipio de Riohacha, se tendrá en cuenta la metodología de medición de la Pobreza denominada NBI.

La medición de la pobreza según la metodología de las necesidades básicas insatisfechas NBI, define a los pobres como aquellas personas que tienen carencias, privaciones o necesidades básicas insatisfechas, sobre todo en materia de servicios públicos: vivienda, saneamiento básico, y educación. La metodología de NBI busca determinar, con ayuda de algunos indicadores simples, si las necesidades básicas de la población se encuentran cubiertas. Los grupos que no alcancen un umbral mínimo fijado, son clasificados como pobres.

Los indicadores simples seleccionados, son: Viviendas inadecuadas, hogares con hacinamiento crítico, viviendas con servicios inadecuados, hogares con alta dependencia económica y hogares con niños en edad escolar (7-12 años) que no asisten a la escuela.

Dado que cada uno de los indicadores se refiere a necesidades básicas de diferente tipo, a partir de ellos se constituye uno compuesto, que clasifica como pobre o con NBI aquellos hogares que estén, al menos, en una de las situaciones de carencia expresada por los indicadores simples y en situación de miseria los hogares que tengan dos o más de los indicadores simples de necesidades básicas insatisfechas por lo tanto tomaremos para nuestro estudio como necesidad de análisis en la población a encuestar, las viviendas con servicios inadecuados.

Población y muestra-La población beneficiada por esta investigación sería la población en general del Municipio de Riohacha, personas Jurídicas como las empresas explotadoras de los recursos naturales y quienes son las que realizan el aporte en regalías para su inversión en el Departamento.

Muestra-Se tomó una muestra Aleatoria de 261 Hogares de la población Riohachera, distribuidas en las 3 principales comunas con que cuenta la ciudad, esta población entrevistada contaba con las siguientes características:

Población Adulta Urbana, los encuestados ninguno compartía el mismo domicilio.

La población entrevistada Representa 261 hogares de la población urbana representadas en las comunas en estudio del Municipio de Riohacha

Diseño muestral de la población. Para determinar el tamaño de la muestra de las viviendas a encuestar en la ciudad de Riohacha, se usara la siguiente ecuación:

$$n = \frac{Z^2 * p * q}{E^2} \quad (1)$$

La corrección para muestras grandes se hará a través de la ecuación 2:

$$n_o = \frac{n}{1 + \frac{n}{N}}$$

Dónde:

Para un nivel de confianza de 95%, Z= 1.96

p = probabilidad de ocurrencia

f = Probabilidad de fracaso

E = error esperado

n_o = Tamaño de la muestra corregida

N = tamaño de la población muestral

El tamaño de la población corresponde al número de viviendas de la ciudad de Riohacha, que según el Plan de Ordenamiento territorial se proyectaron 17,763 para el año 2005 (ALCALDÍA MUNICIPAL DE RIOHACHA, Plan de ordenamiento territorial 2001-2009, Datos de los investigadores.). El tamaño de la muestra obtenido fue de 261 sin corrección y previamente corregida arroja un total de 241. Para mayor confiabilidad se realizaron las 261 encuestas.

El nivel de confianza fue definido en un 95%; como no se tenía certeza de la probabilidad de ocurrencia del evento, esto es que haya un uso eficiente del agua en las comunas de la ciudad de Riohacha, se define la probabilidad de éxito y de fracaso en 50%.

El margen de error esperado se define en 4%, considerado como bajo. Las encuestas fueron distribuidas en toda la ciudad proporcional al número de viviendas por comunas tal como se presenta en la Tabla 5. Las viviendas a encuestar fueron seleccionadas con la técnica del azar, teniendo en cuenta de encuestar al jefe de la familia o en su defecto a una persona mayor de edad que viviera permanentemente en la casa sin tener en cuenta su raza, creencia u origen.

Tabla 4. Número de encuestas aplicadas en cada comuna.

No de comuna	Nombre comunas	No de viviendas	No de encuestas
1	Centro Histórico	2.452	87
2	Cooperativo	1.855	67
3	Nuestra señora de los Remedios	2.990	107
Total		7.297	261

Fuente: ALCALDÍA MUNICIPAL DE RIOHACHA, Plan de ordenamiento territorial 2001-2009, Datos de los investigadores.

RESULTADOS

La presente investigación se basó fundamentalmente en revisiones documentales, bibliografías y consultas realizadas a las personas afectadas directa o indirectamente relacionadas con el saneamiento básico en el Municipio de Riohacha, en donde se determinaron los siguientes hallazgos:

A pesar de los enormes recursos existentes provenientes de las regalías minerales en el Departamento de la Guajira, y específicamente en el municipio de Riohacha, destinados por ley al mejoramiento del saneamiento básico ambiental, en el caso, acueducto y alcantarillado, existe una clara discrepancia en cuanto a la información suministrada por los entes gubernamentales, de control y la percepción de la comunidad y el registro fotográfico aportado.

los avances descritos por los organismos gubernamentales en referencia a los servicios básicos de agua potable y Alcantarillado en este informe no se corresponden con la realidad que se acontece en la Capital del Departamento de la Guajira.

La percepción de la comunidad sobre la inversión de las regalías en saneamiento básico ambiental como consta en el documento de la encuesta es concluyente del mal uso dado a las mismas, aunque no exista un denuncia formal sobre este hecho y mucho menos un fallo definitorio del mismo.

Es evidente la ineficiencia del uso del recurso económico, los últimos años de aporte de las regalías suman la astronómica cifra de más de un billón de pesos corrientes, y aun no funciona en el área urbana y mucho menos en la rural el acueducto y el alcantarillado, no funcionan ni en frecuencia de suministro que promedia no más de tres días a la semana, una presión de servicio que no alcanza las áreas de uso social, una mala calidad certificada por la misma secretaria departamental de salud y su laboratorio de aguas y un alcantarillado insuficiente y con emisario al mar sin tratamiento previo a su vertimiento final.

CONCLUSIONES Y DISCUSIÓN

Con el análisis y el estudio realizado a las inversiones por concepto de las regalías generadas por la explotación de los recursos mineros en el Municipio de Riohacha se logró determinar que: Los recursos provenientes de las regalías mineras no son infinitos, puesto que están relacionados con las reservas de recursos mineros con que cuenta el Departamento y las cuales están estimadas para 35 años, Los aportes históricos realizados por concepto de regalías mineras indican que el Departamento ha recibido más de 1000 millones de dólares en los últimos años, los cuales no se notan al momento de Analizar los beneficios de estos dineros, cifras estadísticas del observatorio del caribe colombiano y del DANE señalan que al año 2011, el 64,3 % de la población Guajira (unas 562.316 personas) vive por debajo de la línea de pobreza, superando considerablemente la media nacional que registra un promedio de 37,2%; y el 35,87 % (313.690 personas), por debajo de la línea de pobreza extrema, el NBI Compuesto supera el 65.23%, una miseria del 47,10%, vivienda inadecuada el 46,26%, Hacinamiento crítico del 46,60%, inasistencia escolar del 15,97%, desnutrición aguda en menores de 5 años del 2%, desnutrición crónica en niños menores de 5 años del 28%, la tasa de Mortalidad infantil es del 32%, las causas más frecuentes de defunción son las enfermedades infesto intestinales y las infusiones respiratorias según los expertos generadas por la falta de prevención y control en salud y reflejada más notoriamente en la deficiencia de los servicios públicos principalmente de agua potable, con necesidades mayores para el 60% de la población (indicador superior al promedio nacional del 20%).

Si se considera que el agua es clave para mejorar la calidad de vida. No tenerla o administrarla mal, afecta la salud, la equidad social, el trabajo y la producción. Las coberturas de acueducto y alcantarillado que muestra el Municipio según los informes del gobierno oficial aportan datos de coberturas nominales satisfactorios del 69,4% del acueducto y 54% de alcantarillado al año 2009, y cada año desde el año 2000 al 2009 han tenido una evolución incremental según los informes oficiales lo cual no es cierto. ya que si solo se realizaran los ajustes legales de calidad y continuidad, estas cifras se acercarían al 0%. Pero si aún más se confrontan con la información suministrada por la comunidad en la encuesta adjunta y los soportes fotográficos también adjuntos, se puede constatar, un problema no resuelto, un manejo ineficiente de un recurso que claramente definido esta como agotable.

En cuanto al emisario final, y tal como consta en el documento, se define una laguna de oxidación para el tratamiento de aguas servidas, según información oficial, elemento que no existe y sobre los terrenos descritos, existe un litigio jurídico sobre quien es el propietario, con el agravante que hace por lo menos 10 años se desembolsaron recursos para la construcción de la laguna de oxidación y a la fecha no se ha iniciado tal construcción, es evidente que las aguas servidas no sufren ningún proceso de tratamiento y su emisario final siguen siendo las aguas del mar caribe.

Los indicadores estadísticos de enfermedades asociadas con la mala calidad del agua siguen en aumento , la revisión de las diez primeras causas de morbimortalidad del departamento y del municipio, muestran una

prevalencia de enfermedades relacionadas no exclusiva, pero si con una fuerte relación directa entre los componentes de multicausalidad de las condiciones de saneamiento básico . si miramos que las enfermedades gastrointestinales, infecciones respiratorias, niveles de desnutrición.

La vigilancia realizada por los órganos de Control no refleja los resultados que demuestren la eficiencia del manejo de los recursos, no coinciden con el desarrollo o mejoramiento de la calidad de vida de la población Riohachera.

Como lo se puede apreciar en las encuestas realizadas la cobertura del agua potable no abastece el 70% de la población, el servicio de agua Potable no es constante, se puede contar con él una vez a la semana y únicamente para quehaceres domesticas puesto que no es apta para el consumo, es decir no hay cobertura del agua potable, Los más afectados por la falta de estos servicios indispensables son la población rural y los desplazados que viven en las zonas marginales de la ciudad.

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BIOGRAFIA

Darcy Luz Mendoza es Doctora en Ciencias Gerenciales, por la Universidad Rafael Beloso Chacín en Venezuela. Profesora Asociada en la Universidad de La Guajira. Adscrita a la Cátedra de Análisis Financiero. Miembro activo del Consejo de Facultad de Ciencias Económicas. Investigadora principal en varios trabajos de investigación. Ubicación: Universidad de La Guajira, kilómetro 5 vía Maicao en Riohacha, La Guajira (Colombia).

Yolmis Nicolás Rojano Alvarado, es Magíster Business Administrations de la Universidad del Norte Barranquilla (Colombia), Candidato a P.h.D en administración de la Universidad del Norte, actualmente vinculado a la universidad de La Guajira como docente investigador, adscrito a la cátedra Marketing Internacional, se puede contactar en la facultad de Ciencias Económicas y Administrativas de la Universidad de la Guajira, kilómetro 5 salida a Maicao en Riohacha, La Guajira (Colombia).

Edwin Salas solano, Candidato a Magister en Tributación y políticas fiscal de la universidad de Medellín (Colombia), actualmente vinculado a la universidad de La Guajira como docente investigador, adscrito a la cátedra de tributaria, se puede contactar en la facultad de Ciencias Económicas y Administrativas de la Universidad de la Guajira, kilómetro 5 salida a Maicao en Riohacha, La Guajira (Colombia).

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EL ÍNDICE DE DESARROLLO HUMANO EN LA RUTA MUTIS – COLOMBIA – 2008 A 2012 -RESULTADOS PRELIMINARES

Alfonso Trujillo Saavedra, Universidad del Tolima
Oscar Hernán López Montoya, Universidad del Tolima
Enrique Antonio Ramirez Ramirez, Universidad del Tolima

RESUMEN

Esta investigación busca conocer el estado de los tres indicadores que componen el Índice de Desarrollo Humano del Programa de las Naciones Unidas para el Desarrollo en los tres municipios del Departamento del Tolima que fueron parte de la histórica investigación realizada por el sabio español José Celestino Mutis entre 1760 Y 1790. Estos son vida larga y saludable, educación y nivel de vida digno. Conociendo estos indicadores se pretende diseñar propuestas que permitan mejorar el estado de estas tres poblaciones, en otros tiempos exitosas y de próspero desarrollo, pero que el paso del tiempo y el abandono de los gobiernos de turno, llevaron a una situación económica y social lamentable.

PALABRAS CLAVE: Índice de Desarrollo Humano, Larga Vida, Educación, Nivel de Vida

HUMAN DEVELOPMENT INDEX IN MUTIS – COLOMBIA: PERIOD 2008-2012

ABSTRACT

This research aims to know the status of the three indicators that make up the Human Development Index of United Nations Development Programme in the three municipalities of the department of Tolima who were part of the historical research by the Spanish Jesuit scholar José Celestino Mutis between 1760 and 1790. These are long and healthy life, education index and a decent standard of living. Knowing these indicators is intended to design proposals to improve the status of these three populations in other times successful and with a prosperous development, but when passing the time and neglect of successive governments, led to an unfortunate economic and social situation.

JEL: J24, L38, M10, M14, I25

KEYWORDS: Human Development Index, Long Life Term, Education, Living Standards

INTRODUCCIÓN

El Índice de Desarrollo Humano (IDH) se ha convertido en un importante indicador en el cual se basan los gobiernos e instituciones del mundo para determinar sus políticas de mejoramiento del desarrollo humano, Pnud(2012), Salas-Bourgoin(2014), Princioli(2011) entendido este concepto, según el Programa, como el proceso mediante el cual se optimizan las condiciones de vida de las personas y se genera un entorno de respeto de derechos humano o, según el Pnud(2012), aquel que sitúa a las personas en el centro del desarrollo, trata de la promoción del desarrollo potencial de las personas, del aumento de sus posibilidades y del disfrute de la libertad para vivir la vida que valoran. Se calcula desde 1990 por el PNUD, basado en la metodología que sugirió el economista pakistaní Mahbub ul Haq.

Cada componente del indicador se expresa entre 0 y 1, siendo este último el más alto y, desde 2010, toma como base de ingreso mínimo USD\$100.00, mínimo indicador de educación 0 y una esperanza de vida mínima de 20 años. Para el año 2014, Noruega ha sido clasificada como el país de desarrollo humano más alto, con 0,944, liderando este indicador desde 2007, y Níger con 0,002, el de menor valor. Colombia, el país de referencia, presenta un valor de 0,711 y se ubica en lugar 98, nivel alto del ranking, mientras que en el 2013 se ubicaba en el puesto 91, paradójicamente con mejor índice, de 0,719.

Los tres municipios a que hace referencia este documento, Honda, Mariquita y Ambalema, fueron durante el siglo XIX y parte del XX prósperos escenarios comerciales por los que fluían grandes cantidades de productos y materias primas entre el norte, sur, centro, oriente y occidente del país. Fue el eje de producción de productos como el tabaco, añil, algodón y otros más de gran importancia para la época. Pero esa continua bonanza de más de 100 años, se apagó lentamente y transformo las poblaciones en poco importantes centros de comercio, generando una caída en el nivel de vida de sus habitantes, quienes hoy ven disminuidos sus ingresos económicos, con las naturales consecuencias en su nivel de vida.

Es aquí donde conocer el índice y su comportamiento para cada municipio se vuelve importante para analizarlo y, en un trabajo conjunto que involucre a la sociedad, el gobierno y el sector empresarial, se determine qué pasos y políticas se deben implementar para mejorar esas condiciones de vida.

REVISIÓN DE LITERATURA

Son frecuentes los estudios que se hacen en todo el mundo, en busca de determinar la posición de determinados países y regiones, en cuanto al comportamiento del IDH. Tanto instituciones como investigadores abordan el tema, en busca de aportar conocimiento en la materia, pero casi siempre hacia casos específicos, excepto los que aborda el PNUD, que parte del reporte mundial anual y se desglosa por países. También hay otros indicadores relacionados, como el Índice de pobreza multidimensional (IPM o MPI), el Índice de desarrollo humano relativo al género (IDG, elaborado a partir de 1996) y el Índice de potenciación de género (IPG, elaborado a partir de 1996).

Cuando Maslow (1943) habló de “necesidades humanas” en su Teoría de la Motivación Humana, se vio la necesidad de estudiar esta gran variable, que se ha ido descomponiendo en diferentes subvariables (mencionadas en el párrafo anterior), en la medida que el mundo ha evolucionado y se hace imperioso detectar otras situaciones que afectan, no solo las organizaciones, sino también a la sociedad, que finalmente es el componente más importante de todo proceso en el que este inmerso el ser humano. Así lo confirman Colvin y Rutland (2008) al afirmar que a media que el hombre satisface sus necesidades surgen otras que cambian o modifican el comportamiento del mismo; considerando que solo cuando una necesidad está “razonablemente” satisfecha, se disparará una nueva necesidad.

Sen (1981) en su ensayo Pobreza y hambruna demostró que el hambre no es consecuencia de la falta de alimentos, sino de desigualdades en los mecanismos de distribución de alimentos, lo cual se podría comparar con la situación de regiones como la de nuestro caso, en las cuales es la falta de mecanismos de ayuda lo que genera el problema, o sea, no falta trabajo, falta generar oportunidades que debe crear el conjunto gobierno – empresa. Los informes anuales del Pnud(2013), citan un favorable comportamiento de los indicadores objeto de este trabajo en todo el mundo, e incluso que “ningún país sobre el cual había datos disponibles tuvo un valor del IDH más bajo en 2012 que en 2000”, según el reporte, parecería que nuestros observados no participan de esta bonanza.

De otro lado, la Gobernación del Departamento del Tolima, ente territorial superior de los tres municipios en referencia, y sus Planes de Desarrollo 2008-2011 y 2012-2015 ha identificado la necesidad de lograr mayor competitividad económica regional, para lo cual plantea opciones productivas en agroindustria, turismo y un clúster textil, opciones que deben reflejarse en oportunidades de mejoramiento para toda la

región. Lamentablemente estos estudios cambian de fecha de publicación y otros datos menores, pero no se traducen en acción.

METODOLOGÍA

El método es deductivo y el tipo de estudio es descriptivo. Se aplicarán metodologías cuantitativa y cualitativa, ya que se parte de la toma de información estadística, poblacional y número de personas que se benefician de un determinado proceso, etc., para establecer los indicadores sugeridos por el IDH, continuar con su análisis y determinar el estado de la región, así como proponer posibles soluciones a la problemática existentes en ella. Mediante trabajo de campo, se recolectará la mayor información posible sobre la situación de cada variable a analizar, se encuestarán los principales protagonistas de cada municipio, líderes comunales, habitantes, gobernantes, mediante encuestas estructuradas, las que arrojarán los datos a tabular y analizar. Para calcular el componente relacionado con la salud se deben recolectar datos sobre la esperanza de vida al nacer, (número de años que viviría un recién nacido si las pautas de mortalidad imperantes en el momento de su nacimiento seguirían siendo las mismas a lo largo de toda su vida). El cálculo del indicador educación incluye la combinación y ponderación de tres datos: alfabetización de adultos, tasa neta combinada de matriculación (inicial primaria y secundaria) y años promedio de escolaridad. Finalmente el indicador salud se obtiene del análisis de cobertura y acceso a servicios en el área en la región.

La población aproximada de los tres municipios es de 55.000 habitantes en 2012; se analizarán cifras para el periodo 2008 a 2012, tomándose una muestra acorde a las características de esta (posiblemente calculando las diferentes variabilidades que presentan los diferentes indicadores), tomando como elemento de medida la fórmula que sugiere el PNUD en la estructura de su trabajo, el cual, como ya se mencionó, determina un valor que ubica a cada actor analizado en una posición.

RESULTADOS ESPERADOS

A partir de la tabulación de los datos de población, nivel de escolaridad, situación de salud, etc., se obtendrán diferentes cifras que se procesarán en la fórmula sugerida por el PNUD, las cuales arrojarán un índice que señalará el estado de cada ítem en el municipio, posibilitando ubicarlo en un ranking dentro del país, con lo cual se podrán establecer realidades y necesidades de estos, para acudir a instancias oficiales y privadas que generen proyectos y políticas de solución de corto y largo plazo, según el caso.

Por ejemplo, en salud, la implementación de programas especiales en materias específicas, como atención de enfermedades tropicales, prevención de otras, etc. En el caso calidad de vida, generar programas de atención a la tercera edad, programas de bienestar y muchos más. En el tema educación, mejorar la cobertura de esta, aumentar la oferta profesoral, atender casos de deserción, etc.

CONCLUSIONES

En tiempos de globalización, cuando los gobiernos y organismos multilaterales han tomado conciencia sobre la necesidad de repartir los beneficios de esta, entendiendo que esto generará una convivencia armónica que reeditarán mayor productividad y competitividad para las economías, es necesario que se analicen profunda y constantemente todos los indicadores que señalen aquellas regiones necesitadas de apoyo, dadas diferentes circunstancias, lo cual le otorga un gran valor a lo que este estudio genere, partiendo de una recolección válida y organizada de la información requerida, su procesamiento, análisis y posterior socialización para generar esas estrategias requeridas.

Una visita preliminar a los sitios objeto de este proyecto de investigación arroja una sensación de desesperanza entre la gente, que no siente la llegada de la mano del gobierno o empresarios que procuren

ese cambio, pero también ha generado la esperanza de ver que algo se hace para ver ese otro mundo, alejado de las posibilidades desarrollistas que involucran a los grandes, no a los chicos.

Una de los mejores conclusiones a las que puede llegar este estudio, sería la de entender que estos se deben replicar en otras regiones del mundo, labor que no debe limitarse al informe y la conferencia de socialización de resultados y excelente publicación de los organismos que trabajan en los indicadores, que siempre muestran a Noruega, por ejemplo, en el primer lugar y a la República Democrática de Congo disputando con Níger los peores resultados, mientras la población no encuentra el resultado transformado en apoyo.

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BIOGRAFÍA

Alfonso Trujillo Saavedra, Especialista en Gerencia de Negocios Internacionales de la Universidad Jorge Tadeo Lozano de Colombia. Ha trabajado en los sectores privado y público por cerca de 30 años, tiene gran experiencia en el tema de los negocios internacionales y diversos sectores de la economía. Pertenece al Grupo de Investigaciones GIMN categorizado en COLCIENCIAS. Ha publicado artículos en revistas nacionales y extranjeras; en 2012 ganó el premio a mejor ponencia en la Conferencia ASCOLFA 2012, en Bello, Antioquia. Profesor de tiempo completo en pregrado y postgrado de la Universidad del Tolima, actualmente dirige el proyecto de investigación *Análisis del Índice de Desarrollo Humano e Impacto Ambiental en la Ruta Mutis Departamento del Tolima años 2008 – 2012*. Contacto:

Oscar Hernán López Montoya. Administrador de Empresas con Maestría en la Universidad Nacional de Colombia, aceptado para iniciar el Doctorado en Administración de la Universidad de Medellín en el primer semestre de 2015. Alta experiencia en el área de organizaciones, lograda a través de la investigación, acumulando más de 20 años en el tema de análisis organizacional y direccionamiento estratégico, con

trabajos prácticos de intervención, tanto en empresas públicas, como privadas. Director del Grupo de Investigaciones GIMN categorizado en Colciencias. Actualmente profesor de planta de pregrado y postgrados de la Universidad del Tolima. Contacto:

Enrique Ramírez. Ramírez: Administrador Público con especialización en Proyectos y Finanzas Públicas, Magister en Administración, con amplia experiencia en el sector administrativo, financiero, procesos de planeación, formulación y evaluación de proyectos, tanto en el sector público como en el privado; así como experiencia docente de 28 años en administración general y pública, formulación y evaluación de proyectos, gerencia de proyectos y finanzas públicas.

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