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Presentation of the Content

In the first article we present, *Validation of supplier performance evaluation questionnaire in a sample of service companies*, by RÍOS, Nidia, ARELLANO, Alejandro, MÁRQUEZ, Blanca and CORONADO, Enedina, with affiliation in the Instituto Tecnológico de Sonora, as following article we present, *Impact of financial management on corporate profitability*, by VICENTE-PINACHO, Aurea Judith, with ascription in the Universidad Nacional de Catamarca, as the third article we present, *Empirical self-employment and skills development in local markets*, by LIRA-MEJÍA, María Carmen & RAYAS-MONJARAZ, Nora Virginia, with secondment in the Universidad Tecnológica del Norte de Guanajuato, as the last article we present, *Tourism development plan in the natural area of integrated management ANMI El Palmar*, by HUAYLLA, Ivanna & VIVANCOS, Marcelo, with ascription in the Universidad Mayor Real y Pontificia de San Francisco Xavier de Chuquisaca.

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Validation of supplier performance evaluation questionnaire in a sample of service companies

Validación de cuestionario sobre evaluación del desempeño de proveedores en una muestra de empresas de servicio

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Abstract

In Mexico, 98% of the companies are micro or small sized and 36% of private and public enterprises are engaged in the services sector. The supplier customer relationship, in the supply chain, we have studied various aspects such as customer and supplier satisfaction, the determination of the attractiveness degree of customers, and vendor's selection. Although it is true, the quality management systems suggest that evaluating the performance of the suppliers for both its selection as for their stay, the shopping areas are mainly considering aspects of delivery, quality and price. The aim of this study was to identify the relevant factors for assessing the performance of suppliers of services to small businesses in order to have a reliable tool to facilitate decisions about staying with or changing a supplier. The validity of the questionnaire was determined by the method of principal components and varimax rotation, and reliability where the Cronbach reached was 0.953 and the total variance explained was 68.23%. The identification of five factors called was achieved: Traditional Performance, Communication and Flexibility, Competitiveness, Innovation and Technology as well as confidence.

Resumen

En México, el 98% de las empresas son de tamaño micro o pequeñas y el 36% de las empresas privadas y no paraestatales se dedican al sector servicios. La relación cliente proveedor, en las cadenas de suministro, se ha estudiado diversos aspectos, tales como la satisfacción del cliente y la del proveedor, la determinación del grado de atractividad de los clientes, y la selección de proveedores. Si bien es cierto, los sistemas de gestión de calidad sugieren evaluar el desempeño de los proveedores tanto para su selección como para su permanencia, las áreas de compra han considerando principalmente aspectos de entrega, calidad y precio. El objetivo de este estudio consistió en identificar los factores relevantes para la evaluación del desempeño de proveedores en pequeñas empresas del sector servicios a fin de disponer de un instrumento confiable que facilite las decisiones sobre la permanencia o cambio de proveedores. Se determinó la validez del cuestionario con el método de componentes principales y rotación varimax, y la confiabilidad donde el valor Alfa de Cronbach alcanzado fue de 0,953 y la varianza total explicada fue de 68.23%. Se logró la identificación de cinco factores denominados: Desempeño Tradicional, Comunicación y Flexibilidad, Competitividad, Innovación y Tecnología así como, Confianza.

Evaluation, Factor analysis, Performance suppliers

Evaluación, Análisis factorial, Desempeño, Proveedores

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Introduction

Megatrends indicate that among the major changes observed in the world in the 21st century is the growth of the service sector. Small enterprises (SEs) in the service sector have increased their participation in the economy of any country and have diversified in terms of their level of specialisation in order to meet the new emerging demands of an increasingly dynamic and complex society, and therefore the challenges they face to remain relevant to consumers' tastes are becoming greater and greater (Arellano-González, Lizardi-Duarte and Carballo-Mendívil, 2008).

In Mexico, there are around 590,000 registered microenterprises, while 34,000 are in the small category (almost 98% of the total); only 9,500 are medium-sized and 5,000 are considered large enterprises (Sistema de Información Empresarial Mexicano - SIEM, 2006). De la Rosa-Alburquerque (2000) also states that the problems of MSMEs are complex, as they comprise knowledge that is made up of several facets. He also reports that so far an external view of small enterprises has been presented, i.e. a way of knowing what is being done for them, the way in which it is intended to promote their development and what is expected of them.

According to Carrión (2007), who states that the value chain developed by Michael Porter makes it possible to disaggregate the activities carried out by a company to sell a product or service, classifying them. Those activities related to the physical creation of the product, marketing, distribution and after-sales are referred to as primary.

Those that provide factors of production and the infrastructure necessary to enable the above-mentioned activities to function are called support activities.

However, Porter's proposed value chain is considered to refer to industrial companies, so it may not be meaningful for other types of organisations. The adaptation of Porter's value chain by Alonso (2008) includes attributes of services (see figure 1).

Figure 1 Reinterpretation of the Value Chain for Service Enterprises

In the reinterpretation of the value chain it can be seen, that the changes basically lie in the organisation of the primary links consisting of: Marketing and Sales (driving tasks, such as advertising, sales force, promotion, etc.); Contact personnel (personnel who intervene directly in the service, interacting with the client); Physical support and skills (the former are all those elements that to a greater or lesser extent take part in the service, be they tools or materials with which it is possible to carry out the service); Service (the very concept of the service itself).); Provision (the concept of the service itself, the experience provided to the client, the precise moment in which the client is attended to from the moment he/she arrives, the agreed service is carried out and he/she leaves); Clients (as well as the contact personnel.

Customers are the other human variable that intervenes and conditions the quality of the service provided. They are the personnel who come to the company in search of a good quality service at a fair price and in an adequate time) and Other clients (people outside the company, also clients who can affect or benefit a client's stay when the service is provided).

Regarding the support links, these consist of: General Management and Human Resources, Internal Organisation and Technology, Infrastructure and Environment, and last but not least, Procurement, whose function is the process of acquiring materials, inputs, and services. Based on the set of primary and support links mentioned in the previous value chain, a service margin is established; in which all the activities mentioned contribute to improving the service, the more structured and better functioning each link is, the greater and better the service margin that the company can provide.

As mentioned by Rivera, Siller and García (2011), the success of companies depends on certain factors such as the quality of the products they manufacture or the service they provide, delivery times to customers and the constant search to exceed their expectations, as well as the selection and maintenance of suppliers, which allow them to have reliable and secure sources of raw materials that meet specifications. By addressing the above, it is possible to establish globalised companies capable of maintaining competitive levels that allow them to remain in the market.

According to Porter (1980), the bargaining power of suppliers and the bargaining power of buyers are two of the forces that influence the selection of competitive strategies.

Reinforcing this, Miglierini and Treviño (2012) indicate that the resources and capabilities approach argues that integrated companies accumulate and combine resources that generate advantages that are difficult for competitors to overcome, and in the face of current competitive demands, business organisations have been forced to adopt collaborative strategies throughout their supply chain in order to improve their performance in price, quality, time and service (Sarache, Hoyos-Montoya and Burbano J., 2004). In this sense, the selection of a competitive supplier base is of high importance in the search for better results.

According to Arroyo-López and Sánchez-Maldonado (2009), a company's suppliers are a critical resource because the products and services supplied influence the quality, cost and delivery times of the products manufactured by the purchasing company, so to ensure a competent supplier base, companies have the option of implementing supplier development programmes whose performance objectives range from cost reduction to advancing co-design and continuous improvement. However, supplier performance is not only determined by their participation in development programmes but also by their absorptive capacity profile, partnership and level of commitment to the customer.

Based on the above and in accordance with the strategic importance of decision-making in the purchasing management of companies, it is necessary to have increasingly effective and efficient support tools for the supplier performance evaluation process in order to facilitate decision-making regarding the selection of suppliers. In the light of the above, what are the most relevant aspects that small service companies should consider when evaluating the performance of their suppliers?

Objective

To identify the relevant factors for the evaluation of supplier performance in small service sector companies in order to have a reliable instrument to facilitate decisions on the permanence or change of suppliers.

The article is divided into four important parts. The first part is an introduction to the service sector, generic information on the SMEs that participate in this sector and the characteristics of their supply chain, identifying the importance of suppliers in this chain. In the second part, the theoretical basis of the study is reported, in the third section, the methodology to approach the study is reported, ending with the results on the validation of the proposed instrument for the evaluation of suppliers and its respective conclusion.

Theoretical foundation

The following theoretical background aims to describe a frame of reference consisting of concepts, definitions and theories used in this study.

Supply chain

The supply chain, according to Young and Esqueda (2005), is defined as a series of entities connected by a customer-supplier link. It starts with the production or extraction of products from primary activities up to the delivery of products or services into the hands of the final consumer. The external integration of the supply chain has been considered as a factor that promotes the competitiveness of firms depending on the degree to which the logistics activities of suppliers, customers and other members of the chain are interrelated (Vallet-Bellmunt, 2010).

According to Bermeo-Muñoz and Bermeo-Muñoz (2005) backward integration is one of the ways in which the firm can integrate externally and implies that by making agreements with key supply providers, it can consider investing resources in supplier development.

Supplier selection and evaluation

Evaluation is the systematic assessment of the worthiness or merit of an object, the most common type of evaluation is that with an objective-based viewpoint. Once the results achieved have been determined, the evaluator has sufficient material to also identify the causal factors that contributed to the achievement of those results. These data provide a greater focus on identifying the drivers and barriers to programme success, and thus provide the basis for recommendations for performance improvement (Stufflebeam & Webster, 1980).

From a quality management systems point of view, organisations are required to establish effective and efficient processes for selecting and evaluating supplier performance from a variety of perspectives.

Thus, organisations need to have information regarding the ability of suppliers to: provide products that meet the requirements of quality, price, delivery time; maintain a financial situation that ensures the viability of the relationship during the supply period; comply with legal and regulatory requirements; maintain the best performance compared to their competition among other aspects (Moreno, Peris & Gonzalez, 2001).

Procurement is an integrated function that, in the global context, is part of a broader concept called Procurament, which according to Sarache-Castro, Castrillón Gómez, & Ortiz Franco (2009) includes "supplier selection, negotiation, expediting, monitoring supplier development, material handling, transportation, storage and receipt of materials". Quality management systems emphasise that supplier evaluation must exist both to select suppliers and to determine whether they remain as suppliers, so in the elements of "procurament", the activity of evaluating to remain would be included in the monitoring of supplier development.

Sarache-Castro et al. (2009) report that Dickson (1966) pioneered research on relevant criteria in supplier selection, concluding that out of 23 criteria investigated, quality was the highest priority criterion, followed by on-time delivery and good historical performance of the organisation. In addition to these criteria, the Sarache-Castro et al. (2009) study identifies in their literature review as criteria to be considered: cost, availability, service, flexibility, management practices, quality management, financial strengths, and in the late nineties, service and innovation, technology levels, ability to work in collaborative schemes, problem solving, trained personnel, technology levels and the ability to work in collaborative schemes were also included in the study.

Problem solving, trained staff, good communication skills, adequate documentation and at the beginning of this century: social and environmental responsibility.

Not only have studies been conducted to identify criteria to evaluate, such as Paiva, Phonlor, & D'Avila (2008), who analysed the influence of buyer-supplier relationships on service performance, the study considered a sample of 53 companies that are international users of machinery and food transport by sea. The results indicated that traditional performance measured in delivery time and costs are clearly influenced by aspects related to relationship management including information exchange, trust and interaction between the parties. Supplier selection uses various methods to comparatively evaluate different suppliers including: Pre-qualification or approximation methods, categorical methods, fuzzy techniques, data envelopment analysis, case-based reasoning, analytical hierarchy process method or final decision methods based on linear programming (Sarache-Castro et al., 2009).

One of the most widely used methods is the Analytical Hierarchy Process (AHP) method, identifying Bogdanoff (2009) as someone who has studied with it, from the customer's perspective, the selection of suppliers and the criteria of cost (product price, transport cost); quality (product rejection ratio, average delivery time, solutions for quality problems); service performance (deliveries, technical services, support in changes, ease of communication) and supplier profile (financial status, historical performance, production capacity).

In the customer-supplier relationship Hüttinger, Schiele, and Veldman (2012) argue that the degree of attractiveness of a customer is the potential force that makes a supplier initiate and intensify the exchange of business relationships, after which, if the relationship meets the expectations of the supplier, the customer satisfaction assessment is activated with the aim of identifying those factors that need to be improved; finally, among the customer portfolio of a supplier there will always be preferred customers, those who otherwise give back to the supplier benefits of different indoles. Corsten, Gruen and Peyinhaus (2007), propose to evaluate the perception of suppliers with respect to their customers with the variables: degree of customer-supplier identification; specific investments in the relationship with the supplier; trust; information exchange; innovation; cost performance; operational volatility; operational failures; by integrating a measurement questionnaire on the customer-supplier relationship in order to identify those that impact the operational performance of supplier companies.

According to Van der Valk, Van Weele & Kibbeling (2008), there is a difference between quality measured in terms of cost and quality with respect to collaboration as a bargaining power strategy of suppliers. In their case study on the development of a model to assess the post-selection performance of suppliers of service companies, they classify the behaviour of suppliers into transactional suppliers (if their relationship is based on cost and quality characteristics of the final product); whereas if the customer-supplier relationship is based more on aspects of collaboration, communication as well as resource sharing, they call them relational suppliers.

Finally, he found in the cases addressed that customers appreciate both types of suppliers equally and that the existence of one or the other depends on the needs of the customer organisation.

Methodology

The units of analysis were suppliers of small companies in the service sector, specifically car repair and maintenance companies, beauty salons, and restaurants located in Ciudad Obregón, Sonora as well as in Ciudad Juarez, Chihuahua (both in Mexico).

Therefore, the study is non-probabilistic with convenience sampling. A questionnaire was designed to evaluate the performance of suppliers based on criteria reported in the literature on the subject, aligned with the objective of the study, face validity was considered, so that the content reflects what is measured, taking care of a good presentation format, clear instructions, questions written in an understandable way and presented in an appropriate sequence and coherent response options as recommended by Fanning (2005).

Based on the literature review, 33 questions (items) were proposed to address the criteria quality, delivery, price, flexibility, competitiveness, training, innovation, technology, and trust (Miglierini & Treviño, 2012; Hüttinger, H., & Veldam, 2012; Corsten, Gruen, & Peyinghaus, 2007; Porter, 1980; Rodríguez-Escobar, 2008).

The response options were presented in open-ended, choice-choice modalities for the socio-demographic data and closed-ended for the questions related to the selected criteria questions, as the latter was considered to favour the statistical analysis of the data.

A four-point Likert scale was chosen to force the respondent to clearly state his or her perception.

The analysis was carried out using the statistical software for social sciences, SPSS (version 19.0). Reliability and validity analyses of the instrument were conducted. The internal consistency of the test was sought from Cronbach's Alpha coefficient. To determine whether the data fit the factor analysis (FA), the Kaiser-Meyer-Olkin index (KMO) was calculated; it was decided that if the index was greater than 0.7 it was justified according to Chávez-Ramírez and López-Ribeiro (2005). Exploratory PA was performed using the principal components method with varimax rotation. The following criteria were considered for the choice of factors and items: The factors had to have an eigenvalue greater than 1; the items had to have a saturation (factor loading) equal to or greater than 0.50; The question had to be included in only one factor; the one in which it presented a higher level of saturation, or where it is better supported by theory*; It had to possess conceptual congruence between all the questions included in a factor.

A factor had to be made up of three or more questions, except for those factors in which two questions were clearly supported by the theory or by the internal consistency coefficient; A factor had to have a reliability higher than 0.5 according to Oviedo & Campos-Arias (2005).

Results

Sample characteristics

The sample consisted of 509 suppliers evaluated by their customers, the descriptive statistics of the evaluators are 213 (41.8%) women and 296 (58.2%) men, their age ranged from 19 years to over 55 years. Most of them were in the 30-55 age range (71.9%).

Age	Frecuency	Percentage
19 years or less	30	5.9
20-20 years	136	26.7
30-55 years	308	60.5
More 55 years	35	6.9
Sex		
Man	296	58.2
Woman	213	41.8
Level of studies		
Primary	13	2.6
High school	50	
Preparatory	143	28.1
Technical	63	12.4
College	228	44.8
No studies	12	2.4
Hometown		
Ciudad Oregón	365	71.7
Ciudad Juarez	144	28.3

Table 1 Descriptive statistics of the demographic variables in 509 adults participating as evaluators.

In relation to the level of education they have, it is distributed as follows: 2.4%, no studies, 2.6% primary school, 9.8% secondary school, 28.1% have completed high school, 12.4% technical level and 44.8% university.

Exploratory factor analysis (FA)

The KMO measure of adequacy of the Supplier Performance Evaluation questionnaire reached a score above 0.7 and Bartlett's test of sphericity was below 0.05 validating the factor analysis procedure (KMO = 0.994; Bartlett p = 0.000). Cronbach's alpha for the 33 items was 0.893, with 68.23% of total variance explained for five factors.

Of the 33 initial items contained in the questionnaire, the following items were excluded because they did not meet the criteria considered for selection: 5, 16 and 30. The questionnaire consisted of 30 items and five factors. The Cronbach's alpha value achieved was 0.953 and the total variance explained was 68.23%.

The findings of the present study indicate that the supplier evaluation questionnaire was consistently adapted. Five factors were obtained, consisting of conceptually and statistically consistent items. The factors represent information on how service sector customers in Ciudad Obregón Sonora and Ciudad Juarez, Chihuahua perceive the performance of their main suppliers. The percentage of the total accumulated variance of 68.3% suggests that what is assessed through this test is represented by a single construct (supplier performance). The factors identified through factor analysis are described below.

Factor 1, Traditional Performance: this can be described as the traditional criteria that suppliers are normally evaluated by grouping items related to:

Table 2 Factor structure with varimax rotation of questionnaire to assess supplier performance

Quality: understood in terms of compliance with specifications, tangible and technical aspects in the context of the service, delivery of defective products, handling of complaints, and commitment to the environment.

Delivery: considering the speed of delivery of purchased products or requests for quotations.

Price: Considered financial aspects of the supplier, offer of different payment methods, discounts offered and cost of the product or service.

Factor 1 represents 46.1 of the total variance explained and is congruent with that reported by Sarache-Castro et al. (2009), that these aspects are preferred by organisations when considering supplier evaluation criteria.

Factor 2, Communication and Flexibility: this strategy refers to two fundamental criteria in the field of the relational customer-supplier relationship.

Communication, understood in terms ranging from providing information on new trends of interest to customers, the ease and formality of communication by any means, and finally the enthusiasm of suppliers for the products they offer.

Supplier flexibility in relation to meeting customer needs under various conditions and responsiveness to requests for changes or adjustments to orders.

Factor 3, Competitiveness: this factor considered post-sales follow-up, mutually beneficial relationships, the continuous offer of training to customers as well as the suppliers' interest in the growth of their customers.

Factor 4 Innovation and Technology. This co-respondent considered customers' perception of their suppliers' innovation processes and use of technology in a broad sense.

Factor 5, Trust. This factor addressed the supplier's ability to respond to customer requests in times of shortages and the extent to which the supplier honours the guarantees to which it has committed itself.

Conclusions

From the theoretical review it can be concluded that research on the customer-supplier relationship is important, as studies by Miglierini et al., (2012); Hüttinger et al., (2012); Corsten et al., (2007); Porter, (1980); Rodriguez-Escobar, (2008) and Bogdanoff (2009), and Van der Valk, et al., (2008) present diverse views on this relationship. The references and studies found in relation to the evaluation of supplier selection and performance deal mainly with the handling of essentially quantitative aspects, such as price and delivery time aspects. But there is also a point of view on factors that have to do with the quality of relationships during the purchasing process.

Five factors were identified that jointly measure both transationally and relationally the performance of suppliers of small service companies. The results of the study are reliable and valid. It is considered that the objective of the study has been achieved by developing an instrument to determine the performance of suppliers from the customers' perspective. It is suggested that the information generated be analysed both descriptively and inferentially to determine possible relationships between the socio-demographic variables and the factors obtained, as well as comparative studies between the performance of the various participating organisations to identify their strengths and weaknesses.

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Article

Impact of financial management on corporate profitability

Impacto de la gestion financiera en la rentabilidad empresarial

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Abstract

Business management is dedicated to improving the effectiveness and efficiency of corporate assets from the material, human, financial, technical resources; in the dynamics of streamlining its use of financial theory is on a quest for knowledge to optimize their use, promotes higher profit margins, there are two fundamental aspects like liquidity and solvency of the companies that are indicators showing the ability payment of economic and can promote or affect the dynamics of growth which is set higher sales, this research entities address the financial management within the companies listed on the Mexican Stock Exchange in the field of common business in relation to organizational profitability through a correlation model to know what the impact of financial management in generating liquidity and profitability and resources running on productive, profitable and value-generating resources, while allowing the deployment of strategic goals of the company and thus be an instrument of growth and social development of the economy by creating jobs and paying taxes to the state.

Management, Effectiveness, Efficiency, Liquidity, Solvency, Profitability

Resumen

La gestión empresarial esta dedicada a mejorar la eficacia y eficiencia de los activos de las empresas desde los recursos materiales, humanos, técnicos financieros; en la dinámica de hacer más eficiente su utilización la teoría financiera está en una búsqueda de conocimiento para optimizar su uso, promueve mayores márgenes de utilidad, hay dos aspectos fundamentales como son la liquidez y la solvencia de las empresas que son indicadores que muestran la capacidad de pago de las entidades económicas y que pueden favorecer o afectar la dinámica de crecimiento en las cuales se establece mayores ventas, la presente investigación aborda la gestión financiera al interior a la empresas que cotizan en la Bolsa Mexicana de Valores en el sector de uso frecuente, en relación a la rentabilidad organizacional mediante un modelo de correlación para conocer cuál es la incidencia de la gestión financiera en la generación de liquidez y de rentabilidad así los recursos se ejecutan en recursos productivos, rentables y generadores de valor, permitiendo al mismo tiempo el despliegue de objetivos estratégicos de la empresa y con ello ser el instrumento de crecimiento y desarrollo social de la economías por la generación de empleo y pago de impuesto al estado.

Gestión, Eficacia, Eficiencia liquidez, Solvencia, Rentabilidad

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Introduction

Companies are the engine of economies in the world, the reason is that they generate a virtuous circle in which goods are produced to satisfy the needs of people, generate jobs and thus generate the State the payment of taxes by the company and the worker, its role is vital to improve the quality of life of people, firstly by the production of goods generate in their consumers satisfaction or better quality of life, and secondly they generate a cash flow that vitalises the economy of people and nations, they are responsible for providing goods and generating jobs in which we can perform our skills and abilities in their various functional areas (Chiavenato, 2007), therefore the role played by companies in society represents a domino effect on the economy as they generate income for entrepreneurs, partners, creditors, employees, suppliers and for the State through taxes.

As we can see the social responsibility of companies is enormous, within economies, assessing profitability from the point of view of business management involves assessing business liquidity which we can define as the ability of companies to meet their obligations in the short term and solvency as the ability to pay in the long term (Ochoa, 2013), from the previous concepts the business economic cycle is determined, therefore they are compared with the vital signs of people, because they show which is the state of the company to meet its obligations to suppliers, creditors, employees, partners, owners, shareholders and even the state.

If the company does not have liquid money to meet its commitments it generates a negative domino effect on the whole economy as it stops paying its creditors, they will also stop paying their commitments, and the economy would become chaotic. However, economic entities with solvency can pay their commitments as they can convert their financial assets, traditionally current assets, into cash and thus generate conditions for growth and development, A company with financial health has the capacity to be more efficient, productive and therefore with a greater capacity to generate income, which would improve the collection of state taxes and generate more jobs, which in turn would improve conditions for economies in general.

Therefore, it is important to know the relationship between the financial and the generation of optimal indicators of liquidity, solvency and profitability, so a study was carried out with companies listed on the Mexican Stock Exchange in the frequently used sector to know the correlation of an evaluation model of profitability from the perspective of financial management based on their financial statements, the results are encouraging in that there is a high positive relationship between the variables in question.

Development of Sections and Sections of the article with subsequent numbering.

Theoretical framework

The financial management of companies in the financial area is measured by vertical and horizontal methods (Cloy, 1996), the difference in the methods lies in the period of time to be analysed, thus the financial ratios method measures financial management in terms of three variables that contain indicators that measure productivity.

Efficiency and leverage without doubt as Carreño mentions financial management is shown in the measurement of these results that can be favourable or not due to the practices that are carried out in each of the economic entities, that to establish a standard of comparison what is done is to compare them with the sectorial ratios to consider adequate or not the management, Damarco indicates that financial management without sectorial comparison is evidently useful without first comparing because it allows to make an evaluation of the generation of profits that generates benefits to the different interest groups, In reason of this theory and of the hypothesis raised, the results of correlation showed results R=99 what shows a very high positive correlation for what proves what the theoretical frame sustains and the financial reasons reflect supported by the system of correlation and of linear programming for what the hypothesis raised that indicates the establishment of the Tax on the income in reason of the financial management, will generate positive effects in the enterprise profitability is certain in reason of the financial indicators, besides giving answer to the hypothesis raised were established objectives in which it was planned.

Methodology

In order to carry out the research, a review of the philosophical basis on which this work was developed was made, it had a quantitative approach, that is to say, it has the positivist approach as a reference, this model was built with real quantitative information generated by companies subject to the study based on their financial statements with a deductive approach and it is also considered to be experimental.

Since it is envisaged in the generation of the model based on the needs of the companies from the point of view of financial management, which will lead us to a constant experimentation to validate that it is useful to other companies under study.

The sample was determined by taking from the population of companies listed on the Mexican Stock Exchange in the frequently used sector based on the statistical formula, the finite sample to determine the number of economic entities, with respect to data collection was developed through various research techniques: observation and analysis of information from financial statements such as: Balance Sheet, Income Statement, Cash Flow and Statement of Accounting Variation, published on the page of the stock exchange in Mexico using for this purpose the measurement of profitability addressing three aspects, efficiency, productivity and leverage (Guajardo, 2007), in this way we have knowledge generation units by categories for coding purposes in the construction of the model.

Once the data has been generated, the data will be linked in order to interpret them considering the theoretical concepts of financial management and liquidity, solvency and profitability. To this end, the financial ratios of each of the 25 companies were first calculated and the sectoral financial ratios were determined. In addition, a questionnaire instrument was designed to respond to each item that could link the profitability model with the financial management model, once the interpretation was completed, using descriptive statistics, by means of measures of central tendency such as mode, median, and mean in order to know the distribution of the data and variability to know the dispersion of the data such as: ranges.

Standard deviation and variance with the results we will make the interpretation of each variable to guide the study in reason of the indicators that are generated, in the same way it was elaborated analysis of the direction and the degree of individual value of a variable to determine that so much moves away from the average, for effects of measuring the reliability the instrument was put under the determination of the coefficient alpha Cobrach, for effects of validity and finally the correlation of Person was instrumented to determine if there is indecency of the variables, and finally linear regression was elaborated, with it the case of study was approached.

Results

As a general objective to determine the effects generated by the financial management of the companies with respect to liquidity and profitability, a correlational evaluation model was developed, which was elaborated on the basis of the financial statements of the companies in question, measuring 25 indicators generated by the horizontal methods with a period of analysis of three years each to generate indicators that show the financial management.

With regard to the financial structure of the sector, there is a more even distribution between the items of the company's obligations to third parties, one of the main means of financing accessed by companies in this sector, to capitalise their short-term financing needs: suppliers, which for the period of 2009 was 10. 89% and increased for 2010 by 5%, standing at 11.39%, without leaving aside the loans granted by stock market institutions which represents 2.39% for 2009 and 1.34% for 2010, this decrease of 1.05% is largely due to the companies' use of financing with suppliers and the lack of credit in the financial system due to the crisis facing the country.

In general terms, the frequent consumer sector is stable in its current assets and current liabilities, since the former represent 29.41% against 24.20% of short-term liabilities; there is a margin of slack of 5.21% to face the commitments and contingencies that may be generated in the sector.

With regard to liquidity, for this sector in 2009, it had a liquidity of 0.814, which means that in this year of operations it did not have the capacity to cover its short-term liabilities, in 2010 there was a slight recovery in the sector, standing at 1.044, which means that for every peso owed to third parties it has 1.044, to meet its commitments, it is worth mentioning that according to the trend for 2011, there is a drop in the liquidity ratio, standing at .354, which means that it has no liquidity.

The solvency ratio is 1.216 for 2009 and 1.599 for 2010, which means that the sector has sufficient assets that can be converted into liquid assets to meet its medium and long-term maturities, as well as interest payments, however for 2011 a drop in the solvency ratio of 0.448 is expected, as can be seen in table 1.

Assets are higher than current liabilities, which indicates that working capital is positive for the sector, however for 2011, negative working capital is forecast, which may lead to insolvency in the sector.

Total asset turnover with respect to sales is at a slow turnover of 1.192 times in the 2009 period and 1.010 for 2010, where a slight decrease, for 2011 asset turnover is expected to be 1.557 times with respect to sales.

The productivity of total assets is 40.565% for 2009 and 35.008% for 2010, it is considerable the decrease of the productivity of the assets 5.557%, this decrease was probably due to the higher depreciation in the assets, for 2011 it is expected that this situation will improve and it is expected a use of total assets of 51.681%. The highest productivity is found in current assets, which support the production process, standing at 137.877% for 2009 and 119.447% for 2010, motivated by the decrease in cash and temporary investments, it is expected that for 2011 the industry will be more productive reaching levels of 174.736%.

With regard to fixed assets, levels of 57.521% and 49.521% were reached in 2009 and 2010, the installed capacity is not being used to the maximum as the levels are not optimal with respect to sales, according to the standard ratio it is expected that for 2011 there will be a profitability of 73.385% which means that resources would be better used.

Inventory turnover is another relevant indicator to determine the situation of the sector. On average, this inventory is being sold and replenished between 8 and 6 times every 45 and 56 days in 2009 and 2010, This result is not congruent because it should be sold more quickly, since the sector in which we find ourselves, which are articles of preferential consumption (articles of the basic basket and other basic necessities) its production and acquisition by the final consumer is more frequent, than in some other industries, it is expected that for 2011 there is more dynamism in the sale and recovery of inventory reaching 11 times every 23 days in the period.

The turnover of accounts payable was made every 51 and 63 days, which is an acceptable time for companies listed in this sector because the more days that suppliers grant financing, the greater the benefits they can have with the credit, it is expected that in 2011 this situation will turn radically reducing the payment periods to only 26 days.

In terms of accounts receivable turnover for 2009 and 2010 the portfolio was recovered 20 and 16 times in the period granting only credits to customers for 19 and 22 days respectively, which means that the sector has an efficient credit policy with customers, largely due to the type of goods that are traded in these companies, which allows their customers to sell to the final consumer products more frequently.

For 2011, portfolio recovery is expected to be higher in period 26 and credit days are expected to be reduced to 11, as a consequence of the reduction of grace days granted by suppliers to companies in the sector.

The financial cycle of the sector as a whole becomes very long and inadequate as every 64 and 79 days respectively the goods are being placed and cash is being made available, it is expected that by 2011 there will be a favourable reversal of this situation by considerably reducing the term of the financial cycle to only 34 days to sell the goods and dispose of the cash.

The above situation results in an inefficient cash cycle, as there is not enough income to make payments to suppliers.

In terms of sales growth in 2010, based on 2009, the growth of the sector was simply too low.

The sector's growth was simply very low, as it did not exceed inflation standards, which for 2010 stood at 4.40% (http://www.banxico.org.mx, 2010), the industry's sales as a whole only grew by 0.918%, and for 2011 an even greater decrease than the previous year is expected, at a level of 0.879%.

The operating profit with respect to sales is 11.078% and 11.253%, which means that the operating costs have decreased by 0.175%, a slight decrease in general terms, but really if we consider the magnitude of cash that is handled in the industry, it is a good margin of decrease in operating costs, it is noteworthy to mention that for 2011, these operating costs will suffer a considerable increase which implies that the profit of the sector will decrease.

The profit remaining after deducting all the costs of the sector is 7.390% and 6.88% for 2009 and 2010, for 2011 it is expected that there will be a slight increase to 8.40%, it is a somewhat low profit because the sales volumes are really high due to the activities and the type of goods that are produced and traded in this sector.

The productivity of fixed assets is good because in this sector, there is a diversity of businesses, from those that are purely commercial that do not require large infrastructures, to large industrial companies that require certain specific assets to carry out their activities, productivity was 12.48% in 2009, 9.83% in 2010, there was a decrease in the productivity of fixed assets, however for 2011 it is expected that profitability will increase to 17.78%, considering that other financial products are added (interest earned, foreign exchange gains and other products).

With regard to the profitability obtained by shareholders in the sector, it is higher than the variable income instruments found in the market, since the risk-free rate is taken as a reference, which for 31 December 2009 and 2010 was 4.5% (www.banxico.gob.mx, 2009). This is not comparable with a profitability of 15.98% and 11.47% for 2009 and 2010, without forgetting that it obviously involves a higher risk than that offered in the debt market.

Once the financial analysis of the sector as a whole was concluded, related variables were related in terms of liquidity and finally to know their relationship through a correlational model which yielded a very high correlation R=99, which implies that financial management is related to liquidity, asset turnover, accounts receivable and profit margin, The regression model shows that profitability rises as a result of financial management and yields a more significant value in relation to asset turnover with an indicator of 0. In addition, an implicit analysis was carried out in the correlational model of the incidence of liquidity and solvency of the companies under study, which served to link the tax burden and financial management, the dependent variable liquidity is explained by the independent variable Asset turnover with a coefficient of determination ($R2 = 0.9315$), which indicates that 93.15% of the variation of the dependent variable liquidity is explained by the inclusion of this independent variable. Including the variable Return on current assets in model 2 improves the value of the coefficient of determination ($R2 = 0.9521$).

When three independent variables are included in model 3, a value of ($R2 = 0.9701$) is obtained and finally the best estimated model is obtained by including four independent variables in the model, obtaining a value of the coefficient of determination ($R2 = 0.9818$). Therefore, the equation would be as follows: Liquidity (Y) = -0.53152 + 0.79027 (RC) - 9.5535 (RCC2) - 0.00102 (RR2) + 0.00818 (CT). The analysis also answered the objectives set out in this paper, since the chosen methodology integrated the measurement of liquidity, solvency, and by means of correlation and linear programming, quantitative techniques were used to measure the effects of economic management. With the above information we can use statistics and several of its tools such as measures of central tendency and measures of variability, so we can say with respect to the liquidity variable that there is adequate liquidity in most of the companies under analysis that 43% of them show liquidity indicators above the average and only 3% show very low liquidity indicators but with expectations of improvement in the long term by solvency, regarding the tax burden companies the results show a standard deviation of 0. 4 which represents an unfavourable attitude as it affects profitability indicators although there is not so much dispersion.

	Medidas de tendencia central				Medidas de variación		
Variable	Mínimo	Máximo	Media	Mediana	Varianza	Desviación estándar	Coeficiente de variación (%
1	-1.4110	3.5020	0.6363	0.4140	1.6264	1.2752	200
2	-1.5910	4.7160	1.0460	0.8020	2.9407	1.7148	163.93
3	-63007551	13987497	-1481584	19570	2.8802	169714293	-347.66
4	0.3190	2.6460	1.2542	1.1260	0.4989	0.7063	56.31
5	-13.1330	156.0830	40.7664	33.8310	1271.77	35.6620	87.47
6	-124.1990	596.9660	132.7765	108.19	21689.10	147.27	110.91
7	-129070	392.3450	70.2038	51.79	7476.37	86.46	123.16
8	1	15	7.5000	6.50	13.3159	3.6491	48.60
9	17	101	55.1955	50.26	701.96	26.49	48.00
10	-8	415	107.2799	35.00	20206.54	142.14	132.50
11	2	92	52.6000	61.00	667.59	25.83	49.11
12	3	61	21.0461	14.50	327.90	18.10	86.04
13	4	123	29.0077	17.57	860.62	29.33	101.13
14	24	186	84.3888	78.50	1836.25	42.85	50.77
15	-54	153	31.6111	27.00	2829.31	53.19	168.26
16	0.8840	1.2580	1.0420	1.0180	0.0094	0.09	9.33
17	-23.30	28.8660	8.1001	9.68	105.69	10.28	126.92
18	-27.42	18.1810	2.8242	4.75	117.67	10.84	384.09
19	-26.1360	59.5280	10.1368	6.55	437.57	20.91	206.35
20	-21.5240	24.1570	5.1803	5.12	127.52	11.29	217.99

Table 1 Measures of central tendency and variation of twenty-four variables of firms of preferential consumption in Mexico. Institute of University Studies. 2015

The usefulness of correlations lies in the possibility of estimating profits based on one or several variables. Thus, significant positive and negative correlations were found between the twenty-four variables measured in the eighteen firms in the Mexican preference sector. Profit was highly positively and significantly associated with current assets (r=0.96 **), i.e., financial management showed a high correlation in relation to inventory turnover, since the generation of cash flow depends on it, thus the hypothesis put forward about the establishment of income tax on the basis of financial management.

Generate positive effects on corporate profitability assumes a direct relationship with current assets of 0.67 in relation to the return on current assets and 0.6126 in return on fixed assets, the sum of the positive correlations accumulate a result R = 0.99 in four variables of the studied described above, and that can be seen in table two, these results favour the hypothesis raised.

The use of discounted cash flow (DFC) as a method for investment decision making and business valuation is well established, both at the academic and practical levels.

The modern financial literature has explored different applications of the method, such as the so-called "free-cash-flow" techniques (Damodaran, 2001; Copeland et al., 2000) in the field of valuation or concepts such as "Economic Value Added" (Stewart, 1991), the financial value added (Rodríguez et al., 2001). Cash flow is a fundamental concept in the economic and financial field, essential for business management, and the DFC method is valid for valuing companies in the Mexican consumer goods sector. In finance, the value of an asset is determined on the basis of what is expected to be received from it. As in any business, its value will be determined by the cash flows that the company is capable of generating in the future.

The analysis of correlations between the twenty-four variables of eighteen companies in the Mexican preferential consumption sector was carried out by Pearson's method and the linear regression model was estimated by the Stepwise variable selection method using the SAS Version 9.0 statistical software for Windows.

The best regression analysis estimated by the program was carried out in four steps considering the dependent variable: liquidity and the independent variables: CR, RCC2, RR2 and CT.

In the first model (Table 1) of the multiple linear regression analysis by the Stepwise variable selection method of the SAS statistical programme, the dependent variable liquidity is explained by the independent variable Asset Turnover with a coefficient of determination ($R^2 = 0.9315$), which indicates that 93.15% of the variation of the dependent variable liquidity is explained by the inclusion of this independent variable. When the variable Return on current assets is included in model 2, the value of the coefficient of determination improves ($R^2 = 0.9521$), when three independent variables are included in model 3, a value of ($R^2 = 0.9701$) is obtained and finally the best estimated model is obtained when four independent variables are included in the model, obtaining a value of the coefficient of determination ($R^2 = 0.9818$). Therefore, the equation would be as follows: Liquidity (Y) = -0.53152 + 0.79027 (RC) - 9.5535 (RCC2) - 0.00102 (RR2) + 0.00818 (CT).

Once the correlation model had been applied, the need arose to measure the cause and effect of the variables that in sum yielded r= 0.99, so the linear regression method was developed to verify the effects of these variables in accordance with the hypothesis put forward.

Conclusions

The results of the study imply for the economic entities financial management strategies for the care and improvement of the economic indicators.

Starting from the generation of an adequate information system and with the formalisation of financial statements ranging from the statement of financial position, income statement and cash flow together with the establishment of a system for measuring financial management by vertical or horizontal methods depending on the information they have to generate the measurement, The results of this thesis show the need for managers to generate actions in order to improve their inventory turnover, accounts receivable, accounts payable, pre-tax profitability and special care in operating expenses.

It is useful to mention that out of the twenty-five indicators contained in the measurement of financial management four show a higher significance in relation to cash flows which are: $\beta 0 = -0.53152$,$\beta 1 = 0.79027$,$\beta 2 = -9.5535$, $\beta 3 = -0.00102$ in relation to inventory turnover, accounts receivable turnover, accounts payable turnover.

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Empirical self-employment and skills development in local markets

Autoempleos empíricos y el desarrollo de habilidades en los mercados locales

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Abstract

The informal or family trade is an issue of great importance in society, considering that part of the economically active population is immersed in the informal sector, although it is a phenomenon that has been a constant in the Mexican economy since ancient times, is not establishing simple family businesses that are profitable; for this, you have to identify several related markets, competition, points of sale, demand, consumer profiles, among other criteria. In order to conduct a preliminary analysis of the market and develop strategies for business growth and trade in the locality; however, most of these family businesses emerging from an economic necessity, lack these skills.

Resumen

El comercio informal o familiar es un tema de gran relevancia en la sociedad, considerando que parte de la población económicamente activa se encuentra inmersa en la informalidad, si bien es un fenómeno que ha sido una constante en la economía mexicana desde épocas remotas, no es tan simple el establecimiento de negocios familiares que sean rentables; para ello, se tienen que identificar varios criterios relacionados con los mercados, competencia, puntos de venta, demanda, perfiles del consumidor, entre otros. Con el objetivo de realizar un análisis previo del mercado y establecer estrategias para el crecimiento de las empresas y el comercio en la localidad; sin embargo, en su mayoría de estos negocios familiares que emergen de una necesidad económica, carecen de estos conocimientos.

Trade, Employment, Informal, Administration, Marketing

Comercio, Empleo, Investigación, Informal, Administración, Mercadotecnia

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Introduction

There is a great diversity of family businesses that persist in Mexico in which this activity is assumed as normal, although these businesses are the cause of the difficult economic situation that prevails in the country, in addition to the lack of employment due to various circumstances, including the lack of education that citizens have. (ILO, 2014).

According to statistics, the unemployment rate is 4.51% of the EAP, including both men and women (INEGI, 2015). Likewise, high employment in the informal sector of the economy with a contribution of 24.8% of the total population (INEGI, 2013), low wages and low participation are some of the distinctive characteristics of the Mexican economy.

Nowadays, family commerce can be seen in the streets and avenues of any city, however it can also be observed in people's own homes or simply does not have its own establishment to be carried out, so that the business is carried out in street shops, because they do not have a fixed place to sell their merchandise, which leads them to offer both their service and their products in any part of the city, such as parks, markets, traffic lights, public roads, etc. More and more people are engaged in some type of informal trade. (Osorio, 2014).

However, this type of family commerce can in turn have certain consequences for those who are involved, since the workers who carry it out do not have any social protection or labour rights, which is a daily risk, or they lack the knowledge for the growth and profitability of the business.

However, it is also an opportunity to obtain economic support for the families, due to the demand that the markets have for what they offer, given that the existing variety of products and low prices is what characterises a family business.

In view of this situation, an investigation is carried out in the informal sector in the city of Dolores Hidalgo C.I.N., Guanajuato, which seeks to present, through a conclusive exploratory investigation, the reality that concerns this sector.

For the purpose of collecting information, an instrument was designed with 15 items, with a sample of 200 businesses, mainly concentrated in the central area of the city and main avenues. We worked with a confidence level of 95% and a degree of error of 5%, the method of application was probabilistic by clusters. The aim was to find out the current situation with regard to the form of organisation and administration of businesses offering street food services.

Background

As part of an exploratory analysis, the economic and statistical situation in the context of the sector under study is presented. In its first study on "Measuring the informal economy 2003-2012", the National Institute of Statistics and Geography (INEGI) reported that the informal economy represented 26% of the Gross Domestic Product in that period. It highlights the following (Tinoco, FORLAC, 2013):

In 2012, the productivity of the total economy increased by 1.6%, a consequence of the 4.3% growth registered by the formal economy, which differs with the 0.5% decrease of the informal economy.

The performance of the informal sector (micro-businesses) recorded an average increase of 2.09% for the series 2004-2012. The productivity of the formal economy has been 2.3 times higher than the productivity of the informal economy in the period 2003-2012. Trade is the most important sector as it contributes 32.5% of the informal Gross Value Added. For every 100 pesos of the country's GDP generated, 75 pesos are generated by 4 formal workers out of 10, while 25 pesos are generated by 6 informal workers out of 10 (INEGI, 2014).

About 60% of workers in Mexico are employed in informal jobs. However, in some states, practices have been identified that have reduced informality and a national programme to formalise employment has been launched. These initiatives, together with the creation of unemployment insurance and a universal pension, in the context of stable and robust economic growth, can boost the generation of formal and productive jobs and discourage remaining in informality (Tinoco, FORLAC, 2013).

The Mexican economy has recorded relatively low growth in economic activity, averaging 2.6 per cent per year over the past 20 years, which has been insufficient to absorb the growth in labour supply. This low dynamism was exacerbated by the recent international financial crisis, which caused GDP to fall by 6% in 2009.

Since then, there has been a relatively rapid recovery and growth, registering an average annual rate of 4.4 per cent between 2010 and 2012, double that of the pre-crisis years. It is estimated that this year and next year, the Mexican economy will continue to grow, albeit at lower rates, close to 1.2% and 3.5% per year, respectively (Tinoco, FORLAC, 2013).

This high rate of informal employment has occurred in a context in which the open unemployment rate has been at relatively low levels. For example, in 2009, in the midst of the financial crisis, it rose to 5.47% of the labour force - from 3.97% in 2008 - and then tended to stabilise at around 5%. This implies that informal employment is, for a significant proportion of those losing their jobs, the main alternative for generating income. This is a consequence of the relatively low dynamism in the creation of new productive jobs and the absence of mechanisms to support the unemployed worker in the search for a new job. In addition, the information gathered by INEGI shows that informal employment is highly heterogeneous across the different states. (Tinoco, FORLAC, 2013).

The population of Dolores Hidalgo C.I.N. according to the 2010 Census is 27,308 people, of which 13,071 are men (47.86%) and 14,237 (52.46%) are women, with 1,166 more women than men. (Ministry of Social and Human Development, 2012).

There is a total economically active population of 50,932 people, all of whom are over 12 years of age and are engaged in some kind of economic activity.

Likewise, there is an employed population of 48,093 people and the unemployed population represents 2,839 people. (Ministry of Social and Human Development, 2012).

Regarding jobs in the city, the most representative employed population in the municipality are traders and workers in various services, with 20,229 people. Professionals, technicians and administrative workers 6,985; Agricultural workers 8,586; Industrial workers 12,140; Unspecified 646. (Ministry of Social and Human Development, 2012).

Objective

To find out the causes involved that lead self-employed people to establish informal businesses in the city of Dolores Hidalgo, as well as to identify the development of administrative and marketing activities in their businesses.

Justification

Informal businesses in the city of Dolores Hidalgo are becoming more and more common, thus increasing the possibilities of having a better economic livelihood for their families and with this, being able to obtain socio-economic security.

In recent years, families have opted to start their own business, which is known as informal commerce, since it is not an established business, nor a high impact business. For this reason, the aim is to get to the bottom of the causes that lead families to establish their own businesses and not to be employees of specific companies. This, with the aim of finding out how many of the businesses are of their own initiative, with projects or feasibility studies, or out of necessity.

Literature review

Self-employment consists of carrying out a professional or entrepreneurial activity created and exercised by the individual himself/herself, who directs this activity and obtains profits from it. Self-employment is a way of integrating into the labour market by working in the sector that is considered most appropriate according to one's own training or according to the business expectations that are foreseen (Alicante).

People who work for themselves are called self-employed or self-employed, and may in turn have other employees under them.

Self-employment is, therefore, an important element of the labour market, since in addition to the creation of one's own employment, one can also create the workers needed to develop the activity (Alicante).

Self-employment, or business creation, begins with the existence of an idea that the entrepreneur wants to turn into a business. Entrepreneurs have a series of well-defined capacities and characteristics (Alicante):

Ability to take risks

- Capacity for organisation and management

- Creative and innovative capacity.

- Adaptability.

- Social skills

- Ability to make decisions.

- Observation and foresight.

- Ability to take responsibility

- Self-confidence.

- Learns to be enterprising

Perseverance

These qualities may be innate, but they can also be acquired through the necessary training and advice. It is possible to deepen the search for ideas and prepare a business plan that analyses their viability in order to provide security and minimise the risks when starting a business (Alicante).

The fastest growing sector of the economy in some countries is "informal trade". This type of commerce can be classified into two groups: the stationary and the itinerant (Digital).

Every day we can see more and more street traders, who have parked their shacks in the main streets of big cities. In some of these already narrow streets, it is no longer possible to pass through.

They are crowded with informal traders offering all kinds of knick-knacks, clothes, socks, watches and even small electrical appliances in front of well-established businesses. Both seem to have reached peaceful coexistence agreements (Digital).

On the other hand, there are the street traders, who sell their wares in the streets or park at the crossroads of large avenues to offer motorists and pedestrians mainly fruit, flowers and vegetables. But not only that, but now also watches, cameras, mobile phone cases, glasses, walkmans and even small power tools (Digital).

The exponential increase of this phenomenon cannot be attributed, like most of our ills, to the current globalisation. The origin is the need to earn to eat, without being a slave to anyone, and it has millenary antecedents that go back to the cities of the Mayas, and before that to the enigmatic Babylon (Digital).

When the Spaniards arrived in Mexico they found the indigenous people already organised for trade. They took their products to the large travelling markets called tianguis (a term still used today) where they sold, bought or traded goods. Surely there were many other traders who did not accept Montezuma's control and who supervised the prices that had been fixed for each product (Digital).

Through informal trade, whether stationary or itinerant, a lucrative activity can be generated that allows a small family to earn a minimum income to subsist. But, at the same time, it is an activity carried out by those who have that curious "entrepreneurial" spirit, who want to be independent, not dependent on anyone (Digital).

Censuses on informal traders are very scarce. Informal trading activities have grown in most countries in the region (Digital).

The informal trader is a micro-entrepreneur, an entrepreneur, an individualist, who exercises a very sui generis capitalism in the middle of the "open veins" of our main cities. But, in the long run, capitalism pure and simple. With a lot of audacity, honesty, order and relentless work (Digital).

Methodology

An exploratory research was carried out in order to have a broader vision of the situation in which family businesses, established in the city of Dolores Hidalgo, operate, manage and organise; quantitative and qualitative methods were used to collect the information.

In the first exploratory study, the qualitative method was used with the support of the observation technique, mainly the most recognised and popular family businesses were located in the busiest avenues and streets of the city; useful information was collected on the personal and commercial aspects of the entrepreneurs, which involve the establishment of the businesses. Subsequently, a questionnaire was designed and applied to a sample of 200 businesses, aimed mainly at the owners who started the microenterprises.

Results

Characteristics of the sector

The results of the instrument applied show that 26% of the entrepreneurs sell tacos, 17% sell hamburgers, 10% sell gorditas, 9% sell corn, 8% sell carnitas, 8% sell tortillas, 8% sell tamales, 7% sell corn atoles and 7% sell chickpeas, see graphic 1.
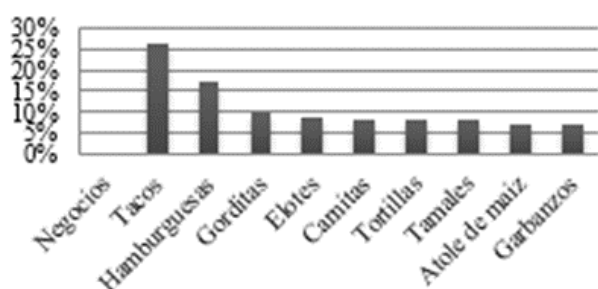
Graphic 1

The place where the business is located, 23% are located in the downtown area, 11% on South Avenue, 10% on North Avenue, 8% in San Cristobal, 8% in the Guanajuato subdivision, 7% on José Alfredo Avenue, 7% in the El Pípila subdivision, 6% in the Concepción neighbourhood, 5% in the San Agustín subdivision, 4% in the La Esperanza subdivision, 4% in the Valle Verde neighbourhood, 3% in the La Libertad subdivision, 2% in the Vista Hermosa neighbourhood and 2% in the Calzada de los Heroes subdivision.

Business formation

In order to find out the causes that lead citizens to start a business, it was found that it stems from the lack of academic preparation, considering the following results: regarding the level of studies of the business owner, 40% have secondary school, 22% have primary school, 19% have high school, 12% have no formal studies, but can read and write; 4% have a bachelor's degree and 3% have a technical career, see graphic 2.
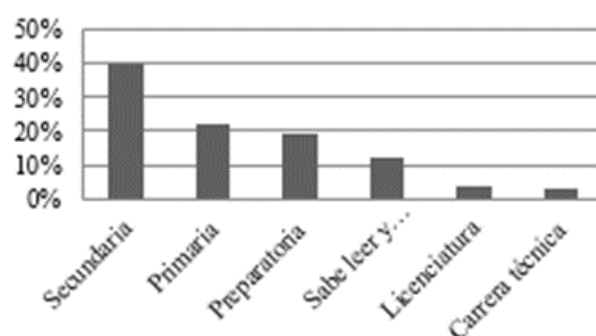
Graphic 2

Likewise, 70% of the self-employed are not aware of programmes that can help them to grow and formalise their businesses, and 30% are aware of some support programmes. Also, 74% indicated that they would like their business to grow and 26% did not.

Administrative activities

Of the 100% of the respondents, 60% have at least 1 to 2 employees and 40% have no employees at all, i.e. they do the work and maintain the business on their own.

Once the business is established, 41% of the respondents mentioned that they train daily through experience gained through practice, 37% do not train, 17% ask for information from people they consider to be more experienced than themselves, and 5% seek guidance from experts, see graphic 3.
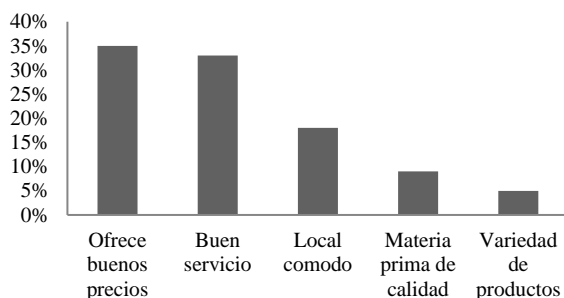

Graphic 3

LIRA-MEJÍA, María Carmen & RAYAS-MONJARAZ, Nora Virginia. Empirical self-employment and skills development in local markets. RINOE Journal-Financial Economy. 2020
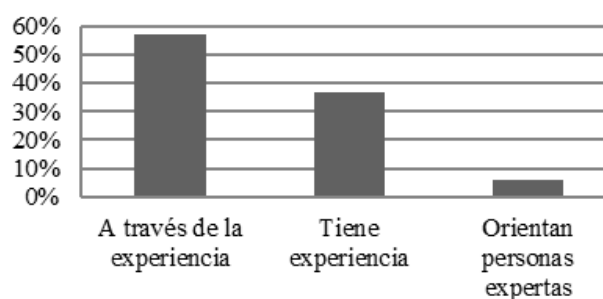
They motivate their staff to provide good service to their customers in the following way: 71% train them empirically, 24% use financial compensation and 5% use sanctions defined by the business owner, see graphic 3.

The way in which raw materials are purchased, 49% are purchased from local markets, 30% from shops close to their home or business, 7% from a supermarket, 7% from local farmers and 7% from another city.

Marketing activities

The preference of customers in the places of consumption is fundamental. Considering that the company must meet their needs and expectations in terms of the products and services offered. Thus, 35% believe that they offer good prices to the client, 33% consider that they offer a good service, 18% believe that they have comfortable premises to be able to offer an excellent service to their clientele, 9% make the decision to acquire raw material of very good quality for their products and 5% provide a variety of products to satisfy the needs of the client; see graphic 4.

Graphic 4

How they know that the location of their establishment is the right one: 31% because it is a busy place, 30% because they have good sales, 27% because they live there and 12% because there is no competition nearby.

To establish the price of their products, they take into account various factors; 54% take into account the costs of raw materials, 17% their competition, 16% their profits over a given period, 13% the economy of their customers and the market where they sell, see graphic 5.
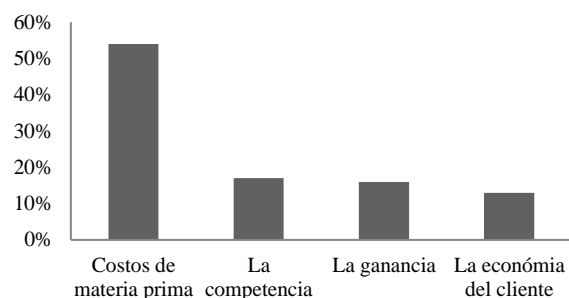
Graphic 5

The most favourable hours for sales, 45% in the evening, 23% in the afternoon, 16% in the middle of the day and 16% in the morning.

The seasons with the highest sales during the year, 38% at public events in different parts of the city, but mainly in the downtown area and main avenues throughout the year; 32% during holiday periods. 21% in religious or popular festivals and 9% by contracting customers. 85% of the business does not make offers and promotions, while 15% do, see graphic 6.
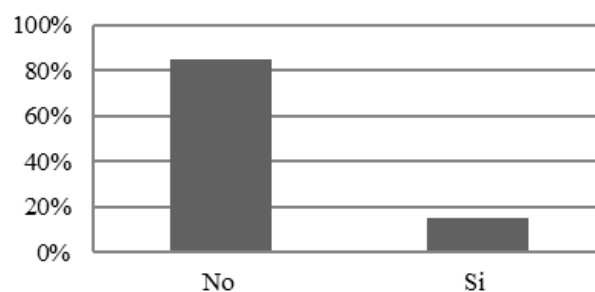
Graphic 6

Likewise, 78% of the businesses do not have an establishment name, while 22% do have a name that identifies them, see graphic 7.
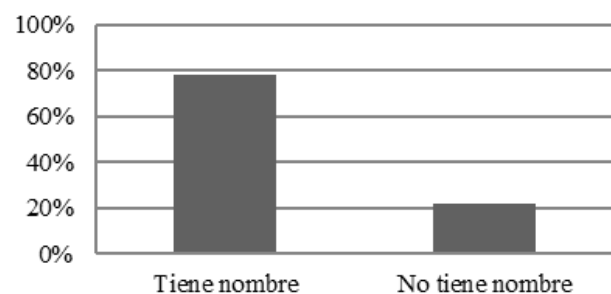
Graphic 7

On the other hand, 81% do not wear uniforms as part of their image and 19% do.

Discussion

According to the results of the research carried out on informal businesses in the city of Dolores Hidalgo C.I.N., Gto., and the situation presented in this research, all institutions and organisations that support this sector should consider the areas of opportunity to design projects and strategies. That allow the support and growth of the businesses that are carried out by the people who wished and found themselves in the need of self-employment. Some of them can have a resounding success in our society and, above all, consider the impact they have on the livelihoods of families in our society.

A basic and relevant factor to consider is that these businesses were implemented by enterprising people whose attitude, without hesitation, analysing the results of the research, is that they want their business to grow. This is the starting point for the creation of training and incentive programmes to support the strengthening of these self-employed businesses that are starting to grow in an economic sector, to become micro-enterprises.

Conclusion

Mexico in general has a high percentage of informal businesses due to various situations, such as lack of employment, lack of professional education, lack of administrative and commercial knowledge of running a business. Since they are often trades or businesses inherited at an early age among family members, in which most of the time the educational and cultural level is basic, where they do not have the opportunity to study due to the lack of economic resources in the family and are forced to abandon their studies and start working. This situation has an impact on the profitability of the business or trade, since there is no corporate image, no formal salary retribution, no training and motivation, no marketing activities, which leads families to make ends meet, i.e., they argue - there goes the business, at least for the potato. This situation is becoming a cultural factor among the shops or businesses in this sector.

However, it is a challenge for the Mexican economy, since it is necessary to formalise the business, even if it is a family business, where administrative and commercial management is the basis for the structure and profitable growth of the companies.

For this reason, it is necessary to generate a series of strategies, training, and seek financial support based on the viability of a sustainable project. It is also necessary to understand the need for a professional education that allows family members to have an innovative vision and have an impact on their socio-cultural level.

Collaborators

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Tourism development plan in the natural area of integrated management ANMI El Palmar

Plan de desarrollo turístico en el área natural de manejo integrado ANMI El Palmar

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Abstract

Tourism development is one of the major axs for the Natural Area of Integrated Management (ANMI), El Palmar, compared to a tourist potential of high value and a demand in permanent ascension.When the supply insufficient and poorly organized, there is an urgent implementation of planning actions in order to respond to the increasing pressure from tourism with a comprehensive proposal, in the medium to long term, subject to the principles of conservation and protection of the heritage of the area. The growth of tourism in the ANMI, The Palmar will allow you to discover and promote the andean culture, which has as a basic principle the harmonious relationship between man and nature; enjoy the cultural and natural riches of the area, contributing at the same time to the preservation of its heritage.

Tourism, Nature, Patrimony, Development, Conservation

Resumen

El desarrollo turístico es uno de los grandes ejes para el Área Natural de Manejo Integrado (ANMI), El Palmar, frente a un potencial turístico de alto valor y una demanda en permanente ascenso, cuando la oferta es insuficiente y mal organizada, hay una implementación urgente de planificar acciones para dar respuesta a la creciente presión del turismo con una propuesta integral, en el mediano y largo plazo, sujeta a los principios de conservación y protección del patrimonio de la zona. El crecimiento del turismo en la ANMI, El Palmar le permitirá descubrir y promover la cultura andina, que tiene como principio básico la relación armoniosa entre el hombre y la naturaleza; disfrutar de las riquezas culturales y naturales de la zona, contribuyendo al mismo tiempo a la preservación de su patrimonio.

Turismo, Naturaleza, Patrimonio, Desarrollo, Conservación

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Introduction

Ecotourism was born in North America in the eighties as a result of the development of nature tourism in the most remote and fragile places on the planet. The environmental associations, NGOs and the tourism industry then wanted to promote an awareness movement to limit the impact of visitors on these natural environments and the communities residing there and ensure that the foreign exchange obtained by these flows would be consolidated protection actions of local places and cultures (BCEOM-CONICOM, 1998).

The El Palmar Integrated Management Natural Area, located in the department of Chuquisaca, in the Zudáñez province, Municipality of Presto, mainly in the Rodeo and Pasopaya cantons. Declared by means of DS 24623 of May 20, 1997, being administered by the National Service of Protected Areas of Bolivia SERNAP, whose category is Natural Area of Integrated Management, whose objective is to make the conservation of natural resources compatible with the development of the population local (Sernap, 2004).

The geography of ANMI El Palmar corresponds to a part of the eastern mountain range, the region is typically mountainous with deep canyons, it occupies the region of the inter-Andean dry valleys, having humid montane forests on slopes, in the area there is a diversity of flora and fauna, as well as endemic species.

Material and methodology

For this study, field visits were made to gather information, and exchange criteria with people regarding the expectations and possibilities of tourism development in this protected area. The field work also included taking photographs and evaluating the tourism potential of the El Palmar Integrated Management Natural Area. Authorities were interviewed such as the Mayor of Presto José Santos Romero Espindola, the administrator of the National Service of Protected Areas (SERNAP) in the office of the city of Sucre Lic. José Luis Conchari, the park rangers of the ANMI El Palmar with knowledge on the subject and in this way it was possible to obtain adequate and detailed information.

Results obtained

There are several activities based on nature that visitors can do in the El Palmar Integrated Management Natural Area: Anthropology, archeology, bird watching, horse-riding bike tours, hiking, camping, peasant communities, ecotourism, environmental education, student trips, scientific studies, rock climbing, cultural and photographic expeditions, walking tours, traditional festivals, mountaineering, swimming, cave paintings and hiking.

The natural aspects of flora and fauna are highly interesting, the biodiversity that the inter-Andean dry valleys and the relict forests of the Tucumano Boliviano formation present and the possible character of a speciation zone, gives a character of extraordinary scientific interest, certain species such as the red-fronted paraba, endemic to the dry valleys, the discovery of endemic plants can motivate the visit of botanists and ornithologists.

The threatened and endemic fauna species of Bolivia present in the area: Red-fronted paraba, Ara rubrogenis endemic species, the condor's common name Mallcu, Vultus gryphus registered in La Paz, Oruro, Potosí, Cochabamba, Santa Cruz, Chuquisaca and Tarija, observed in solitary flight, in pairs or in groups of three (Photo N°1).

There are endemic and threatened flora species of Bolivia present in the area: Quebrachos, Aspidosperma quebracho blanco, soto, Schinopsis haenkeana, Monte pine Podocarpus parlatorei and endemic janchi coco Parajubaea torrallyi (Photo N°2), which grows approximately 2400 - 3200 meters above sea level., It grows on steep rocky slopes, occupying an area of approximately 34 km². The Andean bears tremarctus ornatus (Photo N°3), a threatened species, was also observed in its own habitat Jukumari or ukumari, for which it has been protected in Bolivia since 1973.

Discussion

A visible problem is the road connection to the area, due to the poor condition of the road, especially the last one from Presto to Rodeo. The improvement of the road is expected, which will considerably reduce travel time and allow access throughout the year.

According to FUNDESNAP, the existence of two patches of Parajubaea torallyi (C. Martius) Burret palm forest, this relatively good state of conservation, relict forests of mountain pine, constitute a high potential for research, with the work of the plan of Tourism development shows that the palm forest is being conserved, but at present the local use of the fruits of the Parajubaea torallyi palm, makes an accomplice of the exploitation, manipulation, commercialization of this species (Photo N°4), but there is also a very strong pressure on the mountain pine (Podocarpus parlatorei), by the extraction of wood for domestic use and by livestock in natural regeneration.

The IMNA El palmar is one of the protected areas very forgotten by the government authorities. Since the other areas of Bolivia have improvements in every aspect, this is due to the different projects that their authorities' channel to improve their areas.

Conclusions

The ANMI El Palmar must prepare promotional material (posters, videos, brochures, brochures, etc.), together with private companies (main receptive agencies and hotels), tourist promotion briefcase distributed in all the important representations of the country abroad.

The modalities of tourism developed in this protected area are still very limited and are restricted to simple visits to contemplate some nearby sites within the El Palmar ANMI, such as the observation of wild palm trees, fauna and flora of the place.

In this sense, it is urgent to develop and implement different mechanisms that lead to creating a tourist plant in this place so that local community's benefit, either directly or indirectly, being these of an economic, social, and labor nature.

Little knowledge of the ANMI El Palmar as a potential tourist resource, lack of promotion of this protected area as a tourist attraction and the incipient support of the municipal government of Presto for the promotion of Tourism in this place. Because through Tourism in the ANMI El Palmar crafts can be promoted, the provision of services, there is great potential to develop tourism, canyons, waterfalls (Photo N°5), hills, existing vegetation, fauna.

A craft museum should be created, a biological station, where flora and fauna research is carried out. Regarding the research topic, it has been determined that the ANMI El Palmar has problems of economic and social development where its inhabitants contemplate low levels of poverty. One of the key issues facing the ANMI El Palmar is access, as the seasonal rains continually deteriorate the dirt roads, and this is the great problem that the ANMI El Palmar has. Another problem is the accommodation, it does not have the appropriate services.

The IMNA El Palmar, which is located in the inter-Andean dry valleys where there is a great diversity of species groups in flora and fauna, the characteristic of this type of vegetation and the environmental conditions that the IMNA El Palmar has, is very important to create a botanical garden where you can see species from the dry valleys of Bolivia as well as a live cactus plant in order to make known the diversity of plant species.

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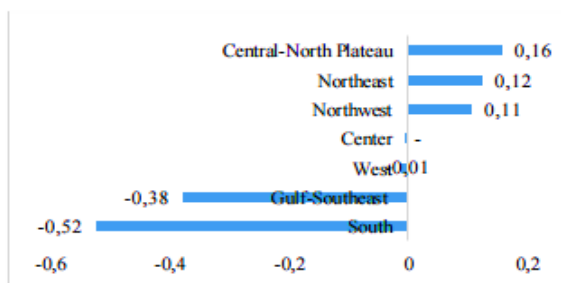
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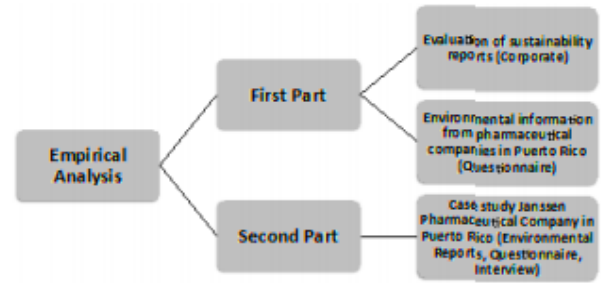
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